SEVENTY-EIGHTH ANNUAL REPORT

OF THE

STATE BANK COMMISSIONER

OF THE

STATE OF COLORADO

To His Excellency

ROY ROMER

The Governor of the State

of

Colorado

For the period from January 1, 1987

to December 31, 1987

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December 31, 1987

TO: His Excellency Roy Romer
Governor of the State of Colorado

Dear Governor Romer:

I am honored to submit this Annual Report of Condition for all state-chartered commercial and industrial banks in compliance with the provisions of section 11-2-109, C.R.S. (as amended). Publication and distribution of this report are made in accordance with the provisions of section 11-2-110 and Title 11, Articles 1 through 11, known as the Colorado Banking Code of 1957.

The 189 state chartered commercial banks reported total deposits of $6,261,798,000 as of December 31, 1987, and total assets of $7,126,839,000, also ending December 31, 1987. Assets decreased by 4.3 percent over those reported in December 1986. At the end of 1986, there were 194 state chartered commercial banks with total assets of $7,443,579,000 and total deposits of $6,490,206,000.

Colorado has five trust companies with total trust assets of $25,852,665 and reported total liabilities and equity capital of $25,852,665 as of December 31, 1987. The Statement of Condition of state chartered trust companies is herewith in compliance with section 11-23-114(3), C.R.S. (as amended).

State chartered credit unions reported total deposits of $1,361,023 and total assets of $1,498,907 as of December 31, 1987. This represents an increase of 7 percent in total assets over those reported December 31, 1986. The number of credit unions decreased from 106 reported as of December 31, 1986, to 103 as of December 31, 1987.

The 72 state chartered industrial banks in Colorado reported total deposits of $ 348,954,000 and total assets of $782,706,000 as of December 31, 1987. This represents a 21.7 percent decrease since December 31, 1986 at which time the 108 state chartered industrial banks reported total assets of $999,764,000.

Section 11-10.5-109.5, C.R.S., as amended, authorizes the commissioner as often as he deems advisable for cause as defined in subsection (3) of this section, to examine all eligible collateral required to be maintained by every eligible public depository as security for public deposits and all books, records, and papers pertaining thereto. The commissioner shall include in his annual report required pursuant to section 11-20-110 in 1987, 1988 and 1989, a report on the effectiveness of this section. The overall effectiveness of this section would be enhanced with the assignment and funding of dedicated examiners for the Public Deposit Protection Act activity.

Very truly yours,

Richard B. Doby
State Bank Commissioner and
Chairman, State Banking Board

DIVISION OF BANKING

Richard B. Doby
STATE BANK COMMISSIONER

James T. Dillon
CHIEF DEPUTY BANK COMMISSIONER

J D Chatman
CHIEF FINANCIAL INSTITUTIONS EXAMINER

Nancy Antill
Louise A. Fish
Kenneth R. Ehrich
Lee B. Woodbury
SENIOR FINANCIAL INSTITUTIONS EXAMINERS

Leonard A. Reish
EDP AUDITOR II

Morris Augusta
Kenneth L. Bruning
Margaret A. Chalmers
Michael M. Chevarria
Byron M. Coleman
Walter Epting
Milad G. Fam
Robert O. Farmer
Randy Garroutte
Daniel A. Gloekler
Virginia Greenwalt-Belmain
Victor A. Hangar
Robert Hinton
Robert E. Kissel
R. Charles Krieger
Kenneth E. Malskeit
Michael R. Mitchell
E. Earl Penwell
Bessie E. Proffitt
Ronald R. Roberts
Thomas E. Rockwell
Raymond Schorn
Robert L. Smith
Richard W. Thomason
G. John Uebelhoer
David C. Webb
Richard D. Woodward
FINANCIAL INSTITUTIONS EXAMINERS

Sandra Wilmoth
Senior Secretary

Melissa Long
Senior Secretary

Annette Trujillo
Secretary

Laura Swann
Word Processor Operator B

Catherine Brunick
Typist B

Boris Donescu
Typist B

COLORADO STATE BANKING BOARD

Richard B. Doby
Chairman

Robert D. Bischoff
Term Expires July 1, 1989

Sandra McCray
Term Expires July 1, 1989

Sam F. Falsetto
Term Expires July 1, 1991

R. Kent Landmark
Term Expires July 1, 1991

Walter C. Emery
Term Expires July 1, 1991

John M. Stafford
Term Expires July 1, 1991

Legal Counsel

Barbara M.A. Walker
Assistant Attorney General

EMERGENCY GRANT OF BRANCH FACILITY

Legislation was enacted pursuant to 11-5-109, C.R.S., giving the Banking Board powers to grant branch facilities under emergency conditions in the interest of protecting the public and the depositors of a closed state or nationally chartered commercial bank with its principal place of business in this state. The branch facility, under 11-5-109, C.R.S., can be operated up to five years unless the Banking Board grants an extension. This section is repealed effective July 1, 1992. Since passage of the bill, eight banks have been granted branches under this provision.

BRANCHES

Prudential Bank, Denver #613 — 4/9/87
Commonwealth, Glendale #597

Prudential purchased certain assets and assumed the liabilities to pay deposits made in Commonwealth Bank. In connection, Commonwealth was established as a branch at the site of the former Commonwealth Bank, 4100 Mississippi Avenue, Glendale, Colorado 80222.

Prudential Bank, Denver #613 — 8/27/87
Citizens Bank of Glendale, Glendale #606

Prudential purchased certain of the assets and assumed the liability to pay deposits made in Citizens Bank of Glendale. In connection, Citizens was listed as a branch, moved to the former Commonwealth Bank location at 4100 Mississippi Avenue Glendale 80222

Valley Bank, Security #480 — 7-9-87
First Continental Bank of Rockrimmon, NA, Colorado Springs

The First Continental Bank of Rockrimmon was closed by the OCC. Reopened as full-service branch of Valley Bank.

The Professional Bank, Englewood #619 — 5/6/87
American Bank of Commerce, Denver #612

American Bank of Commerce was closed by the commissioner 5/6/87. The Professional Bank purchased certain of the assets and assumed the liability to pay deposits made in American Bank of Commerce. In connection, American Bank of Commerce was established as a branch of Professional at 444 17th Street, site of former American Bank Commerce.

Fort Lupton State Bank #50 — 10/8/87
First National Bank, Brush

First National Bank, Brush, was closed by the Office of the Comptroller of the Currency. The bank reopened 10/9/87 as a branch of the Fort Lupton State Bank. The Fort Lupton State Bank, as part of the transaction, changed its name to The First Security Bank. The First Security Bank will retain charter #50.

Green Mountain Bank of Lakewood #539 — 10/22/87
Pioneer Bank of Fountain #491

Commissioner took possession of Pioneer Bank of Fountain, Fountain, Colorado, October 21, 1987 and appointed the Federal Deposit Insurance Corporation as liquidator. Pioneer Bank was sold to Green Mountain Bank of Lakewood by the FDIC on October 21, 1987 and was reopened on October 22, 1987 as a branch of Green Mountain Bank. Green Mountain assumed the deposits and fully secured liabilities of Pioneer Bank.

Bank of Kremmling, Kremmling #70 11/12/87
Middle Park Bank, Granby #450

Commissioner took possession of Middle Park Bank on November 10, 1987, and named the Federal Deposit Insurance Corporation as liquidator. The FDIC sold all liabilities and certain assets of Middle Park Bank to the Bank of Kremmling on November 11, 1987. The branch reopened November 12, 1987.

The Bank of Aspen, Aspen, #283 11/12/87
The Bank of Winter Park, Winter Park #508

Commissioner took possession November 10, 1987, and named the FDIC as liquidator. The FDIC sold all liabilities and certain assets of The Bank of Winter Park to the Bank of Aspen on November 11, 1987. The branch reopened November 12, 1987, under the name of "The Bank of Aspen, Winter Park Branch."

Legislation under section 11-22-611 provides that the commissioner may issue a temporary grant of authority to an industrial bank which is a member of the Federal Deposit Insurance Corporation. The provision provides that the industrial bank must have its principal place of business in this state to acquire and operate as a branch facility any failed industrial bank. The industrial bank's authority to operate the branch facility shall terminate five years from the date that such temporary grant to operate the branch facility is issued, unless such time is extended by the commissioner pursuant to the section. No one has taken advantage of the provisions of section 11-22-611. This section repeals July 1, 1992.

NEW COMMERCIAL BANK CHARTERS APPROVED AND ISSUED

Date Charter Issued	Name, Bank Location and Charter #	Capital	Surplus	Undivided Profits
January 23, 1987	First Interstate Bank of South Fort Collins, #621	$800,000	$300,000	$400,000
March 17, 1987	Collegiate Peaks Bank Buena Vista, #622	$800,000	$400,000	$300,000
May 21, 1987	Bank VII, Lafayette, #623 (Conversion from a state chartered industrial bank, formerly Lafayette First Industrial Bank, IB-67)	$500,000	$200,000	$300,000
July 28, 1987	Young Americans Bank, Denver, #624	$800,000	$500,000	$200,000

COMMERCIAL BANK CLOSURES

Charter #	Bank Name and Location	Date Closed
592	First Charter Bank, Denver	January 15, 1987
597	Commonwealth State Bank, Glendale	March 9, 1987
612	American Bank of Commerce, Denver	May 6, 1987
606	Citizens Bank of Glendale	August 27, 1987
491	Pioneer Bank of Fountain	October 21, 1987
450	Middle Park Bank, Granby	November 10, 1987
508	Bank of Winter Park	November 10, 1987

COMMERCIAL BANK MERGERS

Charter #	Bank Name and Location	Date of Merger
9	United Bank of Boulder merged into Intrawest Bank of Boulder, N.A.	July 31, 1987
598	Alpine Bank, Glenwood Springs Mall merged into Alpine Bank and Trust, Glenwood Springs, #570	May 26, 1987
59	United Bank of Greeley merged into IntraWest Bank of Greeley, N.A.	November 2, 1987

COMPARATIVE ABSTRACT

Showing Condition of Commercial Banks in the State of Colorado at the Close of Business on the Dates Indicated as Compiled by the Office of the State Bank Commissioner

.000 omitted

ASSETS	189 BANKS 12-31-87	% TO TOTAL	194 BANKS 12-31-86	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	691,598	9.7	766,672	-75,074	-10.8
SECURITIES	1,706,825	23.9	1,468,010	+238,815	+16.3
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	379,958	5.3	721,640	-341,682	-89.9
LOANS AND LEASE FINANCING RECEIVABLES	3,983,880	55.9	4,130,594	-146,714	-3.7
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	-81,554	-1.1	-69,487*	+12,067	+17.4
LOANS AND LEASES, NET	3,902,326	54.8	4,061,107	-158,781	-4.1
ASSETS HELD IN TRADING ACCOUNTS	838	-0-	247	+591	+239.3
PREMISES AND FIXED ASSETS	192,404	2.7	190,173	+2,231	+1.2
OTHER REAL ESTATE OWNED	104,062	1.5	91,331	+12,731	+13.9
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	488	-0-	644	-156	-24.2
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	382	-0-	398	-16	-4.0
INTANGIBLE ASSETS	833	-0-	235	+598	+254.5
OTHER ASSETS	147,125	2.1	143,102	+4,023	+2.8
TOTAL ASSETS	7,126,839	100.0	7,443,579	-316,740	-4.3
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	6,261,798	87.9	6,490,206	-228,408	-3.5
- NONINTEREST BEARING	1,435,882	20.2	1,586,761	-150,879	-9.5
- INTEREST BEARING	4,825,916	67.7	4,903,445	-77,529	-1.6
FED FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS	196,442	2.8	244,836	-48,394	-19.8
DEMAND NOTES/U.S. TREASURY	10,924	.1	10,732	+192	+1.8
OTHER BORROWED MONEY	5,261	.1	7,490	-2,229	-29.8
MORTGAGE INDEBTEDNESS	25,671	.4	27,766	-2,095	-7.5
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	382	-0-	398	-16	-4.0
NOTES AND DEBENTURES	7,760	.1	8,760	-1,000	-11.4
OTHER LIABILITIES	71,317	1.0	76,463	-5,146	-6.7
TOTAL LIABILITIES	6,579,555	92.4	6,866,651	-287,096	-4.2
LIMITED LIFE PREFERRED STOCK	-0-	-0-	-0-	-0-	-0-
EQUITY CAPITAL					
PREFERRED STOCK	300	-0-	-0-	-0-	-0-
COMMON STOCK	118,311	1.6	125,214	-6,903	-5.5
SURPLUS	228,754	3.2	246,855	-18,101	-7.3
UNDIVIDED PROFITS/CAP.RES.	199,919	2.8	204,859	-4,940	-2.4
TOTAL EQUITY CAPITAL	547,284	7.6	576,928	-29,644	-5.1
TOTAL LIABILITIES AND EQUITY CAPITAL	7,126,839	100.0	7,443,579	-316,740	-4.3

*Restated to include allowances for Loan and Lease Losses.

CERTIFICATE ISSUED MAY 25, 1974 NO. 525

OMNIBANK ARVADA
ARVADA

OFFICERS

BRENT BARLOW, PRESIDENT; BETTY FARLOW, VICE PRESIDENT;
CHRISTINIA PEARSON, CASHIER

DIRECTORS

BRENT BARLOW, NORMAN BROWNSTEIN, MICHAEL A. FEINER, ROBERT W. GRAF,
HAROLD GUZOFSKY, EMIL HECHT, WILLIAM B. KEMPER, LEONARD MILLMAN,
DONALD P. SHWAYDER, LARRY A. MIZEL, GARY KLEARMAN, RAYMOND T. BAKER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,959
B. INTEREST-BEARING BALANCES		
2. SECURITIES		11,148
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,347	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	162	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,185
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		648
7. OTHER REAL ESTATE OWNED		37
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		288
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,615
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,790
(1) NONINTEREST-BEARING	6,906	
(2) INTEREST-BEARING	13,884	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		63
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,853
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,662
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,762
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		23,615

CERTIFICATE ISSUED JULY 9, 1979 NO. 563

FITKIN COUNTY BANK AND TRUST CO.
ASPEN

OFFICERS-

CHARLES B. ISRAEL, CHAIRMAN OF THE BOARD; ALLEN R. KOENEKE, PRESIDENT; THOMAS W. GRIFFITHS, VICE-PRESIDENT; SUSAN BORRINI, CASHIER

DIRECTORS-

ALLEN R. KOENEKE, CHARLES B. ISRAEL, ROBERT ODEN, CAROL ANN KOPF, J. THOMAS CLARK

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,033
B. INTEREST-BEARING BALANCES		3,435
2. SECURITIES		999
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	32,956	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	325	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		32,631
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		230
7. OTHER REAL ESTATE OWNED		87
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,093
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		43,908
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		40,272
(1) NONINTEREST-BEARING	9,996	
(2) INTEREST-BEARING	30,276	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		131
16. OTHER BORROWED MONEY		139
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		463
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		41,005
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		650
25. SURPLUS		684
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,569
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,903
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		43,908

CERTIFICATE ISSUED MAY 29, 1942 NO. 283

THE BANK OF ASPEN
ASPEN

OFFICERS-

KURT ADAM, PRESIDENT; MARY M. RYERSON, VICE-PRESIDENT

DIRECTORS-

WILLIAM E. CLARK, RICHARD J. MEEKER, F.P. STONE, MICHAEL J. PINT,
LEE R. ANDERSON, RODNEY P. BURWELL, JOHN M. MORRISON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,688
B. INTEREST-BEARING BALANCES		1,962
2. SECURITIES		20,130
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		8,325
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	31,359	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	263	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		31,096
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,628
7. OTHER REAL ESTATE OWNED		138
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,431
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		72,398
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		63,464
(1) NONINTEREST-BEARING	19,858	
(2) INTEREST-BEARING	43,606	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		4,894
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		68,358
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,390
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,040
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		72,398

CERTIFICATE ISSUED JANUARY 29, 1971 NO. 502

CENTRAL BANK OF AURORA
AURORA

OFFICERS-

JOHN M. STAFFORD, CHAIRMAN OF THE BOARD; KENT D. BOYD, PRESIDENT/CEO; JANICE M. KOSHIO, EXECUTIVE VICE-PRESIDENT; JOHN MCLAUGHLIN, VICE-PRESIDENT

DIRECTORS-

JOHN M. STAFFORD, DONALD ECHTERMEYER, JOSEPH LINCOLN, KENT D. BOYD, MARVIN F. OWENS, JR., CHARLES DRUMMOND, RONALD D. MCLELLAN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,348
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,011
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,018	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	858	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,160
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		694
7. OTHER REAL ESTATE OWNED		362
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,022
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		34,597
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,771
(1) NONINTEREST-BEARING	9,185	
(2) INTEREST-BEARING	23,586	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		218
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,989
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		1,308
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,608
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		34,597

CERTIFICATE ISSUED MAY 5, 1976 NO. 541

COMMERCE BANK OF AURORA
AURORA

OFFICERS-

JOSEPH D. FREUND, CHAIRMAN OF THE BOARD; JAMES C. LEWIEN, PRESIDENT/CEO; CAROL A. HARDY, SR. VICE-PRESIDENT/CASHIER; PAUL W. SHOEMAKER, C. BRUCE WAMPLER, VICE-PRESIDENTS

DIRECTORS-

JOSEPH D. FREUND, JAMES C. LEWIEN, PAUL V. MURRAY, JR., LESTER PEDICORD, DWIGHT C. RIDER, JAMES B. WALTERS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,712
B. INTEREST-BEARING BALANCES		
2. SECURITIES		11,841
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		860
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,546	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	503	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,043
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		414
7. OTHER REAL ESTATE OWNED		1,429
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		603
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		37,902
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34,208
(1) NONINTEREST-BEARING	10,304	
(2) INTEREST-BEARING	23,904	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		225
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		34,433
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,633
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,336
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,469
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		37,902

CERTIFICATE ISSUED NOVEMBER 17, 1978 NO. 558

OMNIBANK AURORA
AURORA

OFFICERS-

R. L. MCGILVERY, PRESIDENT; CHARLES K. KNAPP, CASHIER

DIRECTORS-

NORMAN BROWNSTEIN, ROBERT W. GRAF, HARDOL GUZOFSKY, EMIL HECHT, WILLIAM B. KEMPER, R.L. MCGILVERY, LEONARD MILLMAN, LARRY A. MIZEL, DONALD P. SHWAYDER, MICHAEL FEINER, GARY KLEARMAN, RAYMOND T. BAKER

DECEMBER 31, 1987

		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,810
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		13,676
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		470
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,244	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	156	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,088
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		166
7. OTHER REAL ESTATE OWNED		151
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		482
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,943
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,812
(1) NONINTEREST-BEARING	6,502	
(2) INTEREST-BEARING	17,310	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		131
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,943
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,900
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,000
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		26,943

CERTIFICATE ISSUED APRIL 24, 1957 NO. 463

PEOPLES BANK AND TRUST CO.
AURORA

OFFICERS-

HOMER H. LYLE, CHAIRMAN OF THE BOARD/PRESIDENT; ROBERT R. MIDCAP, EXEC. VICE-PRESIDENT; JAMES B. COOLING, SR. VICE PRESIDENT; DAVE EDWARDS, VICE-PRESIDENT; CLAYTON BADEN, CASHIER

DIRECTORS-

HOMER LYLE, GEORGE L. STRIKE, LOUIS N. STRIKE, ROBERT R. MIDCAP, EDWARD M. WILLIS, RONALD E. CHISM, F.R. FULLER, JOSEPH C. MOFFITT, THOMAS W. NEVIN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,011
B. INTEREST-BEARING BALANCES		
2. SECURITIES		11,870
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,340
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,096	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	200	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,896
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		872
7. OTHER REAL ESTATE OWNED		438
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		309
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,736
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		35,466
(1) NONINTEREST-BEARING	8,804	
(2) INTEREST-BEARING	26,662	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		261
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		35,727
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,009
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,009
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		38,736

CERTIFICATE ISSUED SEPTEMBER 15, 1975 NO. 537

SECURITY BANK OF AURORA
AURORA

OFFICERS-

MARVIN MOLL, CHAIRMAN; BRIAN P. KENNA, PRESIDENT/CEO; DAVID L. MOLL, JEANNE TWITCHELL, ROBERT YAICH, VICE-PRESIDENTS; JILL A. LYONS, CASHIER

DIRECTORS-

MARVIN W. MOLL, DAVID L. MOLL, BRIAN P. KENNA

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,165
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,041
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,024	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,954
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		224
7. OTHER REAL ESTATE OWNED		518
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		153
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		120
		12,675
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,918
(1) NONINTEREST BEARING	3,622	
(2) INTEREST-BEARING	7,296	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		1,284
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,248
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		177
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		427
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,675

CERTIFICATE ISSUED JANUARY 20, 1984 NO. 604

THE BANK OF AURORA
AURORA

OFFICERS-

MURRAY F. HILL, PRESIDENT/CHAIRMAN OF THE BOARD; SUSAN PFANNENSTIEL, CASHIER

DIRECTORS-

HENRY R. ROBINSON, FREDERICK N. FANNING, ROBERT W. GREGORY, MURRAY HILL, ROBERT MCFANN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		907
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,125
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		450
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,678	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	103	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,575
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		355
7. OTHER REAL ESTATE OWNED		441
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		203
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,056
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,669
(1) NONINTEREST-BEARING	2,120	
(2) INTEREST-BEARING	6,549	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		50
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,719
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		787
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		750
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		337
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,056

CERTIFICATE ISSUED MARCH 13, 1943 NO. 435

UNITED BANK OF AURORA
AURORA

OFFICERS-

JOHN T. KENNEDY, PRESIDENT; JACK C. HEIMBICHNER, SR. VICE-PRESIDENT;
LINDA GIBSON, SR. VICE-PRESIDENT/CASHIER; ARDEN KRUGERUD,
RICHARD K. RICHARD, SR. VICE-PRESIDENTS; CAROLE COSTELLO, F.E. KILGORE,
SHIRLEY HAINES, VICE PRESIDENTS

DIRECTORS-

OLIVER W. HICKEL, III, WILLIAM C. HINKLEY, WILLIAM E. HUTCHINSON,
JOHN T. KENNEDY, GERALD A. KRAUS, THOMAS H. LAMB, JAMES M. LIGGETT,
MICHAEL D. NEVIN, JOHN D. SAVIERS, TAYLOR L. STEPHENS,
STANLEY E. WHITAKER, JR., WILLIAM J. WIGGINS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,709
B. INTEREST-BEARING BALANCES		2,700
2. SECURITIES		12,188
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	52,076	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	773	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		51,303
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,450
7. OTHER REAL ESTATE OWNED		3,584
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,122
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		79,056
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		71,822
(1) NONINTEREST-BEARING	11,981	
(2) INTEREST-BEARING	59,841	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		501
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		68
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		413
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		72,804
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,502
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,252
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		79,056

CERTIFICATE ISSUED DECEMBER 4, 1984 NO. 611

UNITED BANK OF AURORA SOUTH
AURORA

OFFICERS-

JOHN T. KENNEDY, CHAIRMAN OF THE BOARD/CEO; LINDA BEDINGER, PRESIDENT; ARDEN KRUGERUD, SR. VICE-PRESIDENT; LINDA GIBSON, VICE-PRES./CASHIER

DIRECTORS-

LINDA M. BEDINGER, JOHN T. KENNEDY, GERALD A. KRAUS, JAMES M. LIGGETT, PATRICIA P. LORD, MICHAEL D. NEVIN, TAYLOR L. STEPHENS, NORMAN SHELDON, ROBERT W. WEBB

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,589
B. INTEREST-BEARING BALANCES		3,100
2. SECURITIES		3,142
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,725	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	127	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,598
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		670
7. OTHER REAL ESTATE OWNED		167
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		294
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,360
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,897
(1) NONINTEREST-BEARING	5,752	
(2) INTEREST-BEARING	13,145	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,019
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		141
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,341
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		20,360

CERTIFICATE ISSUED OCTOBER 15, 1981 NO. 586

FIRSTBANK OF AVON
AVON

OFFICERS-

TERRY L. HALVERSON, PRESIDENT; RANDY L. DIERS, VICE-PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, E. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, ROGER A. BEHLER, TERRY L. HALVERSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,897
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,149
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,011
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,262	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	179	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,083
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		473
7. OTHER REAL ESTATE OWNED		310
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		591
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,514
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,104
(1) NONINTEREST-BEARING	5,515	
(2) INTEREST-BEARING	17,589	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,151
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		563
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,363
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		24,514

CERTIFICATE ISSUED JULY 16, 1976 NO. 543

ALPINE BANK, BASALT
BASALT

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; DAVE SCRUBY, PRESIDENT;
JO BERRY, CASHIER

DIRECTORS-

WILLIAM B. VOLLBRACHT, WALLY DALLENBACH, WALLY A. E. DEBEQUE,
STEPHEN BRIGGS, ERNEST GIANINETTI, PETER N. GUY, RODNEY E. SLIFER,
J. ROBERT YOUNG, ROBERT F. DOWNS, JACK E. EDGINGTON, DAVE SCRUBY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		875
B. INTEREST-BEARING BALANCES		1,672
2. SECURITIES		1,149
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,666	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	125	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,541
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		353
7. OTHER REAL ESTATE OWNED		406
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		145
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,141
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,798
(1) NONINTEREST-BEARING	2,413	
(2) INTEREST-BEARING	10,385	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		160
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,056
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		125
25. SURPLUS		545
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		415
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,085
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,141

CERTIFICATE ISSUED JULY 26, 1977 NO. 549

PINE RIVER VALLEY BANK
BAYFIELD

OFFICERS-

H.J. LEPLATT, CHAIRMAN OF THE BOARD; JAMES W. SOWER, PRESIDENT; ERNEST H. JOHNSON, GLADE E. STOWELL, VICE-PRESIDENTS; LINDA L. HARDY, CASHIER

DIRECTORS-

JOE D. FORD, H.J. LEPLATT, JAMES W. SOWER, GLADE E. STOWELL, CECIL SOWER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		786
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,122
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,364	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	45	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,319
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		180
7. OTHER REAL ESTATE OWNED		248
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		221
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,576
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,457
(1) NONINTEREST-BEARING	1,520	
(2) INTEREST-BEARING	9,937	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		65
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,522
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		654
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,054
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,576

CERTIFICATE ISSUED OCTOBER 5, 1973 NO. 522

BANK OF BOULDER
BOULDER

OFFICERS-

STEVEN K. BOSLEY, PRESIDENT; TERRY L. HANNUM, VICE-PRESIDENT;
ROBIN ROSE, CASHIER

DIRECTORS-

CARROLL V. SORELLE, RICHARD E. GEESAMAN, LAWRENCE G. HANCOCK,
MYRTLE TISONE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,144
B. INTEREST-BEARING BALANCES		290
2. SECURITIES		6,990
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,490
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	34,639	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	882	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		33,757
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,306
7. OTHER REAL ESTATE OWNED		896
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,703
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		54,576
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		50,253
(1) NONINTEREST-BEARING	18,266	
(2) INTEREST-BEARING	31,987	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1,094
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		162
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		51,509
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		646
25. SURPLUS		2,198
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		223
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,067
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		54,576

CERTIFICATE ISSUED DECEMBER 31, 1985 NO. 616

BOULDER TRI-STATE BANK
BOULDER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; JEFFREY N. STIFFLER, EXEC. VICE-PRESIDENT;
ANNETTE LADEHOFF, VICE-PRESIDENT; DONALD A. LANCASTER, CASHIER

DIRECTORS-

RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE, JESSE CARRAWAY,
PHILIP E. LOWERY, DONALD H. SCHURR, JR., JEFFREY N. STIFFLER,
RUSSELL K. OSGOOD, JEROME C. DARNELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		511
B. INTEREST-BEARING BALANCES		
2. SECURITIES		544
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,220
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,421	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	104	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,317
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		773
7. OTHER REAL ESTATE OWNED		263
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		135
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,763
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,984
(1) NONINTEREST-BEARING	2,288	
(2) INTEREST-BEARING	10,696	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		184
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,168
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		395
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28 TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,595
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,763

CERTIFICATE ISSUED NOVEMBER 21, 1960 NO. 472

SECURITY BANK OF BOULDER
BOULDER

OFFICERS-

DOUGLAS E. MOLL, PRESIDENT; RICHARD CARLSON, VICE-PRESIDENT;
HOLLY CLIFFORD, VICE-PRESIDENT/CASHIER

DIRECTORS-

DOUGLAS E. MOLL, MARVIN MOLL, DAVID MOLL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		2,262
B. INTEREST BEARING BALANCES		
2. SECURITIES		224
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,007	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	50	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,957
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		443
7. OTHER REAL ESTATE OWNED		261
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		311
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,458
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,427
(1) NONINTEREST BEARING	4,125	
(2) INTEREST BEARING	11,302	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		88
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,515
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		463
25. SURPLUS		462
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		18
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		943
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,458

CERTIFICATE ISSUED SEPTEMBER 10, 1971 NO. 507

PLATTE VALLEY BANK
BRIGHTON

OFFICERS-

RICHARD CHENOWETH, PRESIDENT; J. ROGER MUCHOW, HUGH J. WHITCOMB, JIM CLEMENT, VICE-PRESIDENTS; HAL I. HOWES, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL, MICHAEL E. BENNETT

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,629
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,100
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,720	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	140	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,580
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,162
7. OTHER REAL ESTATE OWNED		383
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		422
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,976
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,348
(1) NONINTEREST-BEARING	6,376	
(2) INTEREST-BEARING	19,972	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,629
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		384
25. SURPLUS		1,016
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		947
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,347
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		28,976

CERTIFICATE ISSUED OCTOBER 13, 1972 NO. 428

UNITED BANK OF BRIGHTON
BRIGHTON

OFFICERS-

JOHN KUNDERT, PRESIDENT; R. JOHN RHOADES, SR. VICE-PRESIDENT;
KAREN K. BRUNTZ, CASHIER

DIRECTORS-

JOHN KUNDERT, DAVID E. BAILEY, LARRY SECKMAN, DAVID L. WRIGHT,
PATRICIA BURKHOLDER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,854
B. INTEREST-BEARING BALANCES		4,188
2. SECURITIES		9,897
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,640
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	26,246	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	438	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25,808
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,362
7. OTHER REAL ESTATE OWNED		1,227
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,325
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		52,301
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		47,595
(1) NONINTEREST-BEARING	14,178	
(2) INTEREST-BEARING	33,417	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		368
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		47,963
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,938
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,338
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		52,301

CERTIFICATE ISSUED OCTOBER 5, 1976 NO. 545

CENTRAL BANK OF BROOMFIELD
BROOMFIELD

OFFICERS-

RAYMOND L. GUERRIE, PRESIDENT; KENT D. BOYD, EXECUTIVE VICE-PRESIDENT;
KEITH L. MARSDEN, JAMES W. MATHEWS, VICE-PRESIDENTS

DIRECTORS-

JOSEPH R. LINCOLN, MARVIN F. OWENS, JR., RAYMOND L. GUERRIE,
TERRANCE J. TANGEN, BOYD A. LINDQUIST, ROBERT KROPF, DONALD ECHTERMEYER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,212
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,582
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,140	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	483	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,657
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		493
7. OTHER REAL ESTATE OWNED		56
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		401
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,401
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,291
(1) NONINTEREST-BEARING	7,266	
(2) INTEREST-BEARING	13,025	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,408
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		593
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		993
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		21,401

CERTIFICATE ISSUED JULY 15, 1958 NO. 465

UNITED BANK OF BROOMFIELD
BROOMFIELD

OFFICERS-

BRADLEY J. STELLING, PRESIDENT; RON D. MEADE, SR. VICE-PRESIDENT;
JOANNE CHRISTENSON, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

JOHN A. TERHAR, SR., MICHAEL S. BYRNE, JOHN F. CURRAN, ROBERT DRESSEL,
BRADLEY J. STELLING, ALVERN K. GARDNER, WILLIAM E. GREENEWALD,
EUGENE A. LANG

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,904
B. INTEREST-BEARING BALANCES		2,108
2. SECURITIES		14,616
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	47,650	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	652	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		46,998
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,707
7. OTHER REAL ESTATE OWNED		738
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,026
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		74,097
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		66,293
(1) NONINTEREST-BEARING	15,114	
(2) INTEREST-BEARING	51,179	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		518
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		818
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		67,629
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		440
25. SURPLUS		2,560
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,468
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,468
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		74,097

CERTIFICATE ISSUED OCTOBER 9, 1915 NO. 294

FARMERS STATE BANK OF BRUSH
BRUSH

OFFICERS-

NORMAN R. TISDALE, PRESIDENT; RICHARD E. JACKSON, VICE-PRESIDENT;
ARLYN D. LOVETTE, VICE-PRESIDENT/CASHIER

DIRECTORS-

WARREN M. WATROUS, ROBERT C. GUNNON, ROBERT PETTEYS, ROBERT U. HANSEN,
ROBERT H. HEDGES, FRANK M. JENSEN, NORMAN R. TISDALE, ARLYN D. LOVETTE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,225
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,767
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,627	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	87	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,540
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		159
7. OTHER REAL ESTATE OWNED		1,765
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		404
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,210
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,983
(1) NONINTEREST BEARING	2,989	
(2) INTEREST BEARING	15,994	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		125
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,108
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		563
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,539
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,102
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		22,210

CERTIFICATE ISSUED MARCH 17, 1987 NO. 622

COLLEGIATE PEAKS BANK
BUENA VISTA

OFFICERS-

LEWIS L. LOWE, PRESIDENT; THOMAS D. MCMHAN, EXECUTIVE VICE-PRESIDENT/ CASHIER

DIRECTORS-

JERRY MOORE, GALEN MOLTZ, ALBERT CLOUD, JOHN BURT, PIERSON MELCHER, FRANKLIN SPRINGER, LEWIS L. LOWE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		896
B. INTEREST-BEARING BALANCES		190
2. SECURITIES		1,497
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,704	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	28	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,676
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		365
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		123
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,647
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,222
(1) NONINTEREST-BEARING	1,141	
(2) INTEREST-BEARING	4,081	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		38
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,260
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		587
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,387
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		6,647

CERTIFICATE ISSUED NOVEMBER 14, 1931 NO. 427

THE BANK OF BURLINGTON
BURLINGTON

OFFICERS-

GARY BROOKS, PRESIDENT; WILLARD GROSS, EXEC. VICE-PRESIDENT;
JERRY L. GROSS, VICE-PRESIDENT/CASHIER

DIRECTORS-

LEO VAN DITTIE, JAMES VAN DITTIE, GARY BROOKS, L.L. REINECKER,
WILLARD GROSS, JOHN C. PENNY, GENE W. PENNY, JERRY L. GROSS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,308
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		11,629
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,895	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	128	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,767
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		285
7. OTHER REAL ESTATE OWNED		347
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		454
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27,490
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25,175
(1) NONINTEREST-BEARING	5,423	
(2) INTEREST-BEARING	19,752	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		333
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,508
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		682
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,982
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		27,490

CERTIFICATE ISSUED DECEMBER 8, 1910 NO. 206

BYERS STATE BANK
BYERS

OFFICERS-

R. E. RICE, PRESIDENT; THOMAS M. SAUTER, VICE-PRESIDENT/CASHIER;
KENNETH D. STUMPF, VIRGINIA L. SCHULZ, VICE-PRESIDENTS

DIRECTORS-

R.E. RICE, LEO SMENTOWSKI, ERNEST J. PANASCI, L.J. TIPPETT, L.R. BATE,
GEORGE SCHLEINING

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		792
B. INTEREST-BEARING BALANCES		95
2. SECURITIES		4,647
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		770
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,018	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	162	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,856
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		558
7. OTHER REAL ESTATE OWNED		125
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		63
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		262
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,168
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,681
(1) NONINTEREST-BEARING	2,663	
(2) INTEREST-BEARING	12,018	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		900
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		210
20. OTHER LIABILITIES		230
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,021
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		420
25. SURPLUS		420
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		307
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,147
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		17,168

CERTIFICATE ISSUED JULY 24, 1916 NO. 312

FARMERS STATE BANK OF CALHAN
CALHAN

OFFICERS-

MILTON L. MATHIS, PRESIDENT; JOHN R. KELLER, SR. VICE-PRESIDENT;
MILDRED M. KOBILAN, CASHIER; SAMUEL J. HUSSON, VICE-PRESIDENT

DIRECTORS-

JOHN L. PIEPER, DOROTHY A. PIEPER, JOAN L. LAWSON, JOHN R. KELLER,
MILTON L. MATHIS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,437
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,044
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,661	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	256	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,405
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		175
7. OTHER REAL ESTATE OWNED		124
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		477
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,412
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,005
(1) NONINTEREST-BEARING	4,223	
(2) INTEREST-BEARING	19,782	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		62
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		374
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,441
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,196
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,971
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		26,412

CERTIFICATE ISSUED JANUARY 17, 1973 NO. 516

ALPINE BANK, CARBONDALE
CARBONDALE

OFFICERS-

JOE SCOFIELD, PRESIDENT; JOHN BELL, CASHIER

DIRECTORS-

J. ROBERT YOUNG, WALLACE A.E. DEBEQUE, ERNEST GIANINETTI,
WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, PETER N. GUY, WALLY DALLENBACH,
ROBERT DOWNS, JACK E. EDGINGTON, JOE SCOFIELD

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		800
B. INTEREST-BEARING BALANCES		689
2. SECURITIES		1,337
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		80
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,371	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	180	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,191
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		248
7. OTHER REAL ESTATE OWNED		85
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		189
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,619
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,349
(1) NONINTEREST-BEARING	2,531	
(2) INTEREST-BEARING	8,818	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		38
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,460
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		609
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,159
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,619

CERTIFICATE ISSUED AUGUST 21, 1939 NO. 433

THE BANK OF DOUGLAS COUNTY
CASTLE ROCK

OFFICERS-

PHILIP S. MILLER, PRESIDENT; WILLIS C. BUBOLTZ, EXEC. VICE-PRESIDENT;
DONA SHERLOCK, VICE-PRESIDENT/CASHIER; THOMAS D. WAYMIRE, VICE-PRESIDENT

DIRECTORS-

PHILIP S. MILLER, WILLIS C. BUBOLTZ, DONA W. SHERLOCK

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,548
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		40,404
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,756	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	222	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,534
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		147
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		920
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		58,053
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		48,047
(1) NONINTEREST-BEARING	6,800	
(2) INTEREST-BEARING	41,247	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		361
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		48,408
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2,000
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		5,645
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		9,645
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		58,053

CERTIFICATE ISSUED FEBRUARY 21, 1944 NO. 437

EASTERN COLORADO BANK
CHEYENNE WELLS

OFFICERS-

VICTOR L. WEED, PRESIDENT; JAMES R. WEED, VICE-PRESIDENT;
VIVIAN PETERSEN, CASHIER

DIRECTORS-

V. L. WEED, JAMES R. WEED, ROSELLA HOLLENBAUGH, VIVIAN PETERSEN,
DONNA KONECNE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,323
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,332
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,732	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	805	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		22,927
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		270
7. OTHER REAL ESTATE OWNED		50
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		714
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		36,716
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		31,786
(1) NONINTEREST-BEARING	6,340	
(2) INTEREST-BEARING	25,446	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		305
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,091
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		1,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,725
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,625
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		36,716

CERTIFICATE ISSUED MAY 24, 1977 NO. 548

GREENHORN VALLEY BANK
COLORADO CITY

OFFICERS-

MORRIS B. CHAMBERS, PRESIDENT; MARY A. HAMBRIC, CASHIER

DIRECTORS-

MORRIS L. GRABER, HAROLD PETERSEN, CREIGHTON COOK, HOLLAND DUELL, JR., MORRIS B. CHAMBERS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		497
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		907
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,982	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	50	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,932
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		124
7. OTHER REAL ESTATE OWNED		19
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		118
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,897
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,331
(1) NONINTEREST-BEARING	1,191	
(2) INTEREST-BEARING	4,140	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		60
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,391
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		239
25. SURPLUS		65
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		202
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		506
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,897

CERTIFICATE ISSUED DECEMBER 17, 1979 NO. 566

BANK AT BROADMOOR
COLORADO SPRINGS

OFFICERS-

DAN S. BAKER, PRESIDENT; ELAINE OVERMEYER, VICE-PRESIDENT/CASHIER

DIRECTORS-

DAN S. BAKER, BLAKEMORE MCCARTY, GORDON E. PRICE, JUDITH E. PRICE, MARY E. ROSS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,286
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,116
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,362	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	151	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,211
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		248
7. OTHER REAL ESTATE OWNED		406
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		192
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,809
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,873
(1) NONINTEREST-BEARING	2,389	
(2) INTEREST-BEARING	9,484	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		41
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,947
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		262
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		862
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,809

CERTIFICATE ISSUED JULY 2, 1969 NO. 496

BANK OF COLORADO
COLORADO SPRINGS

OFFICERS-

RICHARD DUNCAN, PRESIDENT; GAYLORD AL ALBERG, VICE-PRESIDENT;
GENE K. DOVER, VICE PRESIDENT/CASHIER

DIRECTORS-

GAYLORD AL ALBERG, JON P. COATES, TERRY W. DARBY, RICHARD DUNCAN,
PHILIP M. KLEINSMITH

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,573
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,337
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,445	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	247	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23,198
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,093
7. OTHER REAL ESTATE OWNED		508
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		421
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		30,130
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,055
(1) NONINTEREST-BEARING	22,043	
(2) INTEREST-BEARING	5,012	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		115
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		511
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,681
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		799
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,449
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		30,130

CERTIFICATE ISSUED SEPTEMBER 17, 1965 NO. 486

CENTRAL BANK OF ACADEMY BOULEVARD
COLORADO SPRINGS

OFFICERS-

DENNIS D. NATHAN, PRESIDENT; PETER A. MCGUIRE, EXECUTIVE VICE-PRESIDENT;
WILLIAM HOWARD, CASHIER; DENNIS WOHLHUETER, VICE-PRESIDENT

DIRECTORS-

ALLEN T. CAREY, JAY W. KRISS, KENNETH J. REYHONS, DENNIS D. NATHAN,
DONALD H. ECHTERMEYER, JOHN M. SEVO

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,531
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,969
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	26,026	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	651	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25,375
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		855
7. OTHER REAL ESTATE OWNED		144
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		602
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,476
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,803
(1) NONINTEREST-BEARING	7,261	
(2) INTEREST-BEARING	23,542	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1,700
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		336
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		335
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,174
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		1,350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		702
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,302
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		35,476

CERTIFICATE ISSUED JANUARY 26, 1953 NO. 454

CENTRAL BANK OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

TIMOTHY STERN, PRESIDENT; JAMES A. SIMON, EXECUTIVE VICE-PRESIDENT; RONALD D. MEADE, SR. VICE-PRESIDENT; MARY S. BADER, VICE-PRESIDENT/ CASHIER; JAMES D. CALLOW, RICHARD N. SUNDERLAND, VICE-PRESIDENTS

DIRECTORS-

JOHN E. LANE, DONALD J. LORY, WILLIAM L. PERRY, JAMES A. SIMON, DONALD H. ECHTERMEYER, ANDRE P. GAMBUCCI, THOMAS D. GRESHAM, PETER M. SUSEMIHL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,242
B. INTEREST-BEARING BALANCES		
2. SECURITIES		11,300
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	79,602	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	4,473	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		75,129
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,131
7. OTHER REAL ESTATE OWNED		1,062
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,651
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		98,515
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		94,781
(1) NONINTEREST-BEARING	18,011	
(2) INTEREST-BEARING	76,770	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		652
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		95,433
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,080
25. SURPLUS		2,002
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,082
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		98,515

CERTIFICATE ISSUED FEBRUARY 26, 1982 NO. 590

CENTURY BANK ACADEMY AT HANCOCK
COLORADO SPRINGS

OFFICERS-

TERRY W. DARBY, PRESIDENT; FRANK RANSBERGER, VICE-PRESIDENT/CASHIER

DIRECTORS-

TERRY W. DARBY, RICHARD DUNCAN, JON P. COATES, PHILIP M. KLEINSMITH, GAYLORD AL ALBERG

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,769
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,204
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,006
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,573	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	69	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,504
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		312
7. OTHER REAL ESTATE OWNED		83
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		151
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,029
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,929
(1) NONINTEREST-BEARING	4,055	
(2) INTEREST-BEARING	5,874	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		108
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,037
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		318
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		174
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		992
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,029

CERTIFICATE ISSUED OCTOBER 31, 1984 NO. 609

CHEYENNE MOUNTAIN BANK
COLORADO SPRINGS

OFFICERS-

DON E. CHISMAR, PRESIDENT; SCOTT E. HUGHES, VICE-PRESIDENT/CASHIER

DIRECTORS-

RUSSELL M. WICKS, JR., BEN J. MEANS, FRANK R. ALEXANDER, AMRIT PATEL, JAMES H. JONES, DON E. CHISMAR

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,157
B. INTEREST-BEARING BALANCES		
2. SECURITIES		782
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,928	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	3	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,925
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		126
7. OTHER REAL ESTATE OWNED		544
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		201
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,735
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,504
(1) NONINTEREST-BEARING	1,291	
(2) INTEREST-BEARING	7,213	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		400
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		68
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,972
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		576
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		613-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		763
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,735

CERTIFICATE ISSUED OCTOBER 9, 1973 NO. 523

FIRST BANK OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

EDWARD LOHMAN, CHAIRMAN OF THE BOARD/PRESIDENT/CEO; SHARON A. TREADWELL, SR. VICE-PRESIDENT/CASHIER; GENE B. TOMLINSON, DAVID E. LOHMAN, LOREN H. BONATH, GORDON P. CULVER, WILLIAM R. HASKIN, E. JAY LEASE, SR., SR. VICE-PRESIDENTS; LINDA L. GARNER, VICE-PRESIDENT

DIRECTORS-

EDWARD V. LOHMAN, OMER F. SHEPARD, E. JAY LEASE, SR., DAVID E. LOHMAN, RICHARD V. LOHMAN, JACK C. MASON, JERRY A. SMITH, JAMES C. YOUNG, DR. C. MILTON WALDRON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,758
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		3,071
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,260
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	33,980	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	333	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		33,647
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3,962
7. OTHER REAL ESTATE OWNED		1,595
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,111
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		49,504
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		44,279
(1) NONINTEREST-BEARING	11,971	
(2) INTEREST-BEARING	32,308	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		886
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		470
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		45,635
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		822
25. SURPLUS		2,914
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		133
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,869
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		49,504

CERTIFICATE ISSUED OCTOBER 31, 1984 NO. 608

STATE BANK AND TRUST OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

GARY D. WHITLOCK, CHAIRMAN OF THE BOARD; WILLIAM H. KANDT, PRESIDENT; RICHARD D. COOPER, GREG MCGREW, VICE-PRESIDENT; GARY A. MUHLENBRUCK, CASHIER

DIRECTORS-

ALAN D. CLARK, GLEN B. CLARK JR., PHILIP S. BUREK, GARY R. SWANSON, GARY D. WHITLOCK, DUGALD A. MACGREGOR, WILLIAM H. KANDT, LEE E. PITTLE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		766
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,275
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,033	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	114	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,919
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		267
7. OTHER REAL ESTATE OWNED		257
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		228
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,712
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,372
(1) NONINTEREST-BEARING	1,200	
(2) INTEREST-BEARING	10,172	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		80
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,452
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		60
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,260
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,712

CERTIFICATE ISSUED APRIL 25, 1972 NO. 510

THE CITADEL BANK
COLORADO SPRINGS

OFFICERS-

GARY D. WHITLOCK, PRESIDENT; GREG N. WALTERS, SR. VICE-PRESIDENT; NORMA N. PAINTER, VICE PRESIDENT/CASHIER; RICHARD E. JORGENSON, SR. VICE-PRESIDENT

DIRECTORS-

GARY D. WHITLOCK, GREG N. WALTERS, DUGALD A. MACGREGOR, WILLIAM H. KANDT, GLEN B. CLARK, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,661
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,799
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,493	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	199	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,294
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		532
7. OTHER REAL ESTATE OWNED		198
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		454
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,438
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,202
(1) NONINTEREST-BEARING	5,230	
(2) INTEREST-BEARING	16,972	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		397
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,599
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		558
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		281
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,839
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		24,438

CERTIFICATE ISSUED MARCH 14, 1977 NO. 546

UNITED BANK OF GARDEN OF THE GODS
COLORADO SPRINGS

OFFICERS-

THOMAS O'ROURKE, CHAIRMAN OF THE BOARD; JERE L. ELLIOTT, PRESIDENT/CEO; DAVID C. CARLBERG, VICE-PRESIDENT; PETER M. SHEEDY, VICE-PRESIDENT/CASHIER

DIRECTORS-

TUCKER HART ADAMS, THOMAS O'ROURKE, DAVID M. GRAY, ROBERT L. WERSCHKY, BARRY A. WEINER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,646
B. INTEREST-BEARING BALANCES		3,303
2. SECURITIES		5,566
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,831	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	424	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,407
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		872
7. OTHER REAL ESTATE OWNED		520
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		591
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,455
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,140
(1) NONINTEREST-BEARING	7,536	
(2) INTEREST-BEARING	16,604	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		179
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		417
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,736
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		375
25. SURPLUS		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		894
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,719
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		26,455

CERTIFICATE ISSUED MAY 29, 1950 NO. 449

METROPOLITAN STATE BANK
COMMERCE CITY

OFFICERS-

ROBERT L. STEELE, PRESIDENT; HERBERT G. BALDERSTON, SR. VICE-PRESIDENT;
CLYDE DEBELLO, VICE-PRESIDENT/CASHIER; JAMES MAKOWSKI, VICE-PRESIDENT

DIRECTORS-

ORREL A. DANIEL, FRANCES T. DANIEL, DAVID A. NICHOLS, ROBERT L. STEELE,
HERBERT G. BALDERSTON, EDWARD A. BROWN, IVAN R. JERGENSEN,
KENNETH L. GAHAGEN, ROBERT L. BERGMAN , ROBERT F. BROZMAN,
LEONARD A. MCCAIN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,906
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,481
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,480
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,842	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	235	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,607
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		590
7. OTHER REAL ESTATE OWNED		597
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		35
11. OTHER ASSETS		339
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		34,035
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,582
(1) NONINTEREST-BEARING	9,420	
(2) INTEREST-BEARING	21,162	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		257
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		30,839
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,435
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,261
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,196
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		34,035

CERTIFICATE ISSUED MAY 15, 1936 NO. 429

CITIZENS STATE BANK OF CORTEZ
CORTEZ

OFFICERS-

CHARLES M. SEARLE, PRESIDENT; ROBERT S. TEETERS, EXEC. VICE-PRESIDENT; JOHN J. OBERRICK, SR. VICE-PRESIDENT; WAYNE L. EPPICH, CASHIER

DIRECTORS-

BELMEAR D. BROWN, GEORGE E. DILTS, KEENAN G. ERTEL, ROBERT D. HELMS, JOE C. KEESEE, CHARLES M. MCAFEE, STERLING C. PHILLIPS, JAMES D. PORTER, CHARLES M. SEARLE, ELIZABETH S. SEARLE, HALWORTH B. TANNER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,644
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,213
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,821	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	318	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,503
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		976
7. OTHER REAL ESTATE OWNED		2,170
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		855
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,161
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		35,215
(1) NONINTEREST-BEARING	6,738	
(2) INTEREST-BEARING	28,477	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		177
16. OTHER BORROWED MONEY		129
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		439
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		35,960
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		725
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		776
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,201
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		38,161

CERTIFICATE ISSUED SEPTEMBER 28, 1925 NO. 421

MOFFAT COUNTY STATE BANK
CRAIG

OFFICERS-

JOHN C. MULLER, PRESIDENT/CHAIRMAN OF THE BOARD/CEO; J.D. KREISSLER, SR. VICE-PRESIDENT/CASHIER; JACK J. MOSS, SR. VICE-PRESIDENT, DOUGLAS R. NEWLAND, VICE-PRESIDENT

DIRECTORS-

JOHN C. MULLER, BILL ANDERSON, JAMES EDGERLEY, C.A. STODDARD, L. DEAN VISINTAINER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,645
B. INTEREST-BEARING BALANCES		
2. SECURITIES		13,497
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,721	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,652	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,069
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		635
7. OTHER REAL ESTATE OWNED		2,042
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,551
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33,039
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,907
(1) NONINTEREST BEARING	4,870	
(2) INTEREST-BEARING	26,037	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		315
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		31,222
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,500
25. SURPLUS		317
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,817
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		33,039

CERTIFICATE ISSUED OCTOBER 26, 1977 NO. 551

CRESTED BUTTE STATE BANK
CRESTED BUTTE

OFFICERS-

PAUL P. PIPER, JR., CHAIRMAN OF THE BOARD; THOMAS S. COX, PRESIDENT; GLEAVES M. LOVE, EXEC. VICE-PRESIDENT/CASHIER; CLINTON S. SPENCER, VICE-PRESIDENT

DIRECTORS-

PAUL P. PIPER, JR., THOMAS S. COX, WILLIAM A. FRAME, ALANSON D. HEGEMAN, GLEAVES M. LOVE, ALLEN EVANS COX, ERIC B. ROEMER, RICHARD B. DOBBIN, KAY C. DRURY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,071
B. INTEREST-BEARING BALANCES		400
2. SECURITIES		733
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		425
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,464	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	265	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,199
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		93
7. OTHER REAL ESTATE OWNED		255
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		330
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,506
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,500
(1) NONINTEREST-BEARING	3,786	
(2) INTEREST-BEARING	9,714	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		192
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,692
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		647
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		83-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		814
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,506

CERTIFICATE ISSUED JUNE 20, 1973 NO. 520

BANK OF CRIPPLE CREEK
CRIPPLE CREEK

OFFICERS-

THEODORE H. MUELLER, SR., PRESIDENT; THEODORE H. MUELLER, JR., VICE-PRESIDENT/CASHIER

DIRECTORS-

THEODORE H. MUELLER, SR., JOYCE H. MUELLER, WAYNE S. MACKIN, RICHARD W. JOHNSON, THEODORE H. MUELLER, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		467
B. INTEREST BEARING BALANCES		
2. SECURITIES		1,845
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,291	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	68	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,223
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		185
7. OTHER REAL ESTATE OWNED		632
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		249
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,801
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,870
(1) NONINTEREST BEARING	1,157	
(2) INTEREST BEARING	7,713	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		51
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		76
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,997
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		120
25. SURPLUS		330
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		354
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		804
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,801

CERTIFICATE ISSUED APRIL 8, 1937 NO. 431

RIO GRANDE COUNTY BANK
DEL NORTE

OFFICERS-

JOHN REASON, CHAIRMAN OF THE BOARD; ROGER N. KNAPP, PRESIDENT;
THOMAS L. TONSO, TODD E. WRIGHT, VICE-PRESIDENTS

DIRECTORS-

JOHN REASON, ELIZABETH A. CONOUR, RICHARD E. CONOUR, DAVID G. COLVILLE,
LARRY R. MARTZ, ROGER N. KNAPP, TODD E. WRIGHT

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,847
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,240
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,936	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	365	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,571
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		52
7. OTHER REAL ESTATE OWNED		129
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		352
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,591
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,145
(1) NONINTEREST-BEARING	3,778	
(2) INTEREST-BEARING	7,367	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		28
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,173
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		25
25. SURPLUS		425
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		968
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,418
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,591

CERTIFICATE ISSUED APRIL 27, 1909 NO. 149

THE COLORADO BANK & TRUST CO. OF DELTA
DELTA

OFFICERS-

GORDON E. WAGNER, PRESIDENT/CEO/CHAIRMAN OF THE BOARD;
HOBART KNIGHT, EXEC. VICE-PRESIDENT; ROBECCA SHEA, SR. VICE-PRESIDENT/
CASHIER; WILLIAM F. SEUELL, GREG K. POPE, VICE-PRESIDENTS

DIRECTORS-

GORDON E. WAGNER, HOBART J. KNIGHT, HARRY GILBERT, BILL HELLMAN,
DON R. LANE, RALPH MANGUM

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,402
B. INTEREST-BEARING BALANCES		
2. SECURITIES		15,626
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,525
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,952	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,110	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,842
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		702
7. OTHER REAL ESTATE OWNED		1,548
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,145
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		39,790
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		36,968
(1) NONINTEREST-BEARING	7,251	
(2) INTEREST-BEARING	29,717	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		239
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		181
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		37,388
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,200
25. SURPLUS		1,190
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		12
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,402
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		39,790

CERTIFICATE ISSUED SEPTEMBER 1, 1953 NO. 457

BANK OF DENVER
DENVER

OFFICERS-

EUGENE H. ROCK, PRESIDENT; GEORGE F. ROCK, EXEC. VICE-PRESIDENT;
PATRICIA CONNELL, VICE-PRESIDENT/CASHIER; LORETTA A. SMITH,
JUDITH A. WAGNER, VICE-PRESIDENTS

DIRECTORS-

WALTER C. EMERY, ROBERT C. HAWLEY, JOHN J. HOULIHAN, EARL R. LAWRENCE,
EUGENE H. ROCK, GEORGE F. ROCK, MARIE K. ROCK, REX L. MORGAN,
ROBERT W. WALTER, JOHN A. YELENICK
W.W. WILSON, DIRECTOR EMERITUS; ROBERT A. GALBASIN, HONORARY DIRECTOR
EMERITUS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,984
B. INTEREST-BEARING BALANCES		
2. SECURITIES		19,908
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	44,635	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		44,581
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3,049
7. OTHER REAL ESTATE OWNED		595
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,017
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		75,834
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		64,981
(1) NONINTEREST-BEARING	13,944	
(2) INTEREST-BEARING	51,037	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		777
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		899
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		66,657
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		
25. SURPLUS		900
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,100
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		6,177
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		9,177
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		75,834

CERTIFICATE ISSUED JUNE 16, 1908 NO. 030

CENTRAL BANK OF DENVER
DENVER

OFFICERS-

DONALD D. HOFFMAN, CHAIRMAN; JOSEPH R. LINCOLN, PRESIDENT;
JAMES B. OSBOURN, EXEC. VICE-PRESIDENT; JOHN E. BUSH, SR. VICE-PRESIDENT/
SECRETARY; CHARLES DRUMMOND, DONALD ECHTERMEYER, BERNARD GIBSON,
DONALD HORST, ALLEN THOMAS, LARRY LEE VARNELL, SR. VICE-PRESIDENTS

DIRECTORS-

ROBERT ALBIN, JIM BALDWIN, MAX BROOKS, DONALD CHABOT, DONALD HOFFMAN,
MARION GOTTESFELD, WILLIAM KELLER, DEAN KITTEL, ROBERT KRANE,
JOSEPH LINCOLN, FRANK MCGLONE, RICHARD O'GRIEN, JAMES OSBOURN,
MARVIN OWENS, GLEN RYLAND, BENJAMIN STAPLETON, JR., CHESTER SULEWSKI

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		125,957
B. INTEREST-BEARING BALANCES		
2. SECURITIES		256,720
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		117,154
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	732,216	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	18,178	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		714,038
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		61,275
7. OTHER REAL ESTATE OWNED		1,334
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		18,206
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1,294,684
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,010,901
(1) NONINTEREST-BEARING	250,613	
(2) INTEREST-BEARING	760,288	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		167,797
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		7,104
16. OTHER BORROWED MONEY		219
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		15,629
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		4,900
20. OTHER LIABILITIES		19,758
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,226,308
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		8,100
25. SURPLUS		39,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		21,276
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		68,376
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		1,294,684

CERTIFICATE ISSUED JULY 6, 1951 NO. 453

CENTRAL BANK OF NORTH DENVER
DENVER

OFFICERS-

RONALD MCLELLAN, CHAIRMAN OF THE BOARD; MADS ANDERSON, PRESIDENT;
JOHN SEBERG, SR. VICE-PRESIDENT; DONALD WISE, VICE-PRESIDENT/CASHIER;
RAYMOND HORTON, JR., VICE-PRESIDENT

DIRECTORS-

RONALD MCLELLAN, MARVIN F. OWENS, CHARLES A. DRUMMOND, MADS ANDERSON,
DONALD J. ECHTERMEYER, JOHN M. STAFFORD

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,001
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		43,489
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		675
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	33,587	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	730	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		32,857
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		4,419
7. OTHER REAL ESTATE OWNED		580
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,162
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		88,283
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		81,683
(1) NONINTEREST-BEARING	14,032	
(2) INTEREST-BEARING	67,651	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		482
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		82,165
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		975
25. SURPLUS		3,575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,568
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,118
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		88,283

CERTIFICATE ISSUED JANUARY 20, 1982 NO. 473

CENTURY BANK AND TRUST
DENVER

OFFICERS-

JON P. COATES, CHAIRMAN OF THE BOARD; SHEILA JOHNSON, PRESIDENT;
GARY FEY, VICE-PRESIDENT/CASHIER; PETER ABLANCZY, EXEC. VICE-PRESIDENT;
RICHARD COUNLEY, KIRK HUGGINS, GEORGE MATA, RAYMOND MUNOZ, RON HUSER,
FRED HANDEL, JAMES KING, VICE-PRESIDENTS

DIRECTORS-

JON P. COATES, SHEILA JOHNSON, PETER ABLANCZY, RONALD HUSER,
VIRGIL DICKMAN, HARRY GOBERT, E.C. VINER, PAUL WEST

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		7,174
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,982
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	74,121	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,257	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		72,864
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		997
7. OTHER REAL ESTATE OWNED		2,767
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,933
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		98,417
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		85,860
(1) NONINTEREST-BEARING	20,813	
(2) INTEREST-BEARING	65,047	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		2,137
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		87,997
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		520
25. SURPLUS		4,155
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		5,745
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10,420
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		98,417

CERTIFICATE ISSUED JANUARY 20, 1982 NO. 589

CENTURY BANK NORTH
DENVER

OFFICERS-

NORMAN WOOD, PRESIDENT; CINDY ALMQUIST, VICE-PRESIDENT/CASHIER

DIRECTORS-

JON P. COATES, PETER J. ABLANCZY, SHEILA R. JOHNSON, PAUL G. WEST,
VIRGIL F. DICKMAN, HARRY J. GOBERT, RONALD D. HUSER, E.C. VINER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,009
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		470
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		450
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,642	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	98	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,544
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		213
7. OTHER REAL ESTATE OWNED		69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		167
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,422
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,425
(1) NONINTEREST-BEARING	3,804	
(2) INTEREST-BEARING	6,621	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		183
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,608
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		814
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,814
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,422

CERTIFICATE ISSUED SEPTEMBER 18, 1968 NO. 493

CITYWIDE BANK OF DENVER
DENVER

OFFICERS-

CHARLES R. SILLSTROP, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD KENNEDY, VICE-PRESIDENT/CASHIER; DOUGLAS GOEBEL, JEAN WARREN, RONN F. CASTLE, VICE-PRESIDENTS

DIRECTORS-

GEORGE T. SWEENEY, LOREN E. SWENSON, CHARLES R. SILLSTROP, RAYMOND C. DELISLE, HAROLD R. LACY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,097
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,127
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,234	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	226	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,008
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,186
7. OTHER REAL ESTATE OWNED		2,198
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		487
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		36,103
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,936
(1) NONINTEREST-BEARING	12,294	
(2) INTEREST-BEARING	20,642	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		225
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		124
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,285
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,118
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,818
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		36,103

CERTIFICATE ISSUED OCTOBER 5, 1908 NO. 092

COLORADO STATE BANK OF DENVER
DENVER

OFFICERS-

ELWOOD KULLGREN, CHAIRMAN OF THE BOARD; JOHN G. WILKINSON, PRESIDENT; ROBERT ANDERSON, ROBERT J. WOODS, VERNON REECE, JR., JOHN E. LAWRENCE, N.R. LOCKWOOD, SENIOR VICE-PRESIDENTS; CECIL MCGLOTHLEN, VICE-PRESIDENT/ CASHIER; JAMES E. BENNETT, CLIFFORD L. ERICKSON, JAMES E. FITCH, LOYD E. HOSKINS, RALPH SLAPPER, JAMES L. HERDE, VICE PRESIDENTS

DIRECTORS-

VERNON T. REECE, JR., JOHN G. WILKINSON, ROBERT E. BRYAN, JR., J.W. ALLISON, JOHN W. ALLISON, JR., KEITH BROWN, GEORGE CAULKINS, JR., GARTH C. GRISSOM, ELWOOD KULLGREN, RICHARD E. PATE, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,532
B. INTEREST-BEARING BALANCES		999
2. SECURITIES		54,616
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		7,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	43,628	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	666	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		42,962
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,068
7. OTHER REAL ESTATE OWNED		1,474
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,124
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		117,275
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		100,806
(1) NONINTEREST-BEARING	27,142	
(2) INTEREST-BEARING	73,664	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		634
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		101,440
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2,000
25. SURPLUS		5,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		8,835
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		15,835
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		117,275

CERTIFICATE ISSUED MARCH 27, 1973 NO. 519

FRONTIER BANK OF DENVER
DENVER

OFFICERS-

RICHARD W. NEWMAN, CHAIRMAN OF THE BOARD/PRESIDENT; DALE W. UTLEY, VICE-PRESIDENT

DIRECTORS-

C. KAY ALLEN, FREDERICK HAYNES, HERBERT H. MARUYAMA, RICHARD W. NEWMAN, DALE W. UTLEY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,878
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,824
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		950
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,186	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	110	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,076
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		250
7. OTHER REAL ESTATE OWNED		16
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		294
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		403
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,691
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,414
(1) NONINTEREST-BEARING	6,646	
(2) INTEREST-BEARING	16,768	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		412
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		114
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,940
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		1,191
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		210
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,751
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		25,691

CERTIFICATE ISSUED JULY 1, 1955 NO. 460

GUARANTY BANK AND TRUST COMPANY
DENVER

OFFICERS-

DAVID C. BOYLES, PRESIDENT/CEO/CHAIRMAN OF THE BOARD; SHARON LAURENT, SR. VICE-PRESIDENT/CASHIER; CRAIG CAUKIN, BYRON HASSTEDT, SR. VICE-PRESIDENTS; ANDREW BACON, ANN HENDERSON, EDWARD M. ALCOTT, RALPH RASKIN, WAYNE SMART, JOHN R. WOODS, VICE-PRESIDENTS

DIRECTORS-

ARNOLD ALPERT, DAVID C. BOYLES, MACK L. CLAYTON, NORMAN G. GARDENSWARTZ, HERMAN HORWICH, RICHARD MCCLINTOCK, PAUL MILLER, LESLIE A. PATTEN, JOSEPH D. PEPPER, GERALD M. QUIAT, BERNARD J. SCHAFFNER, I.J. SHORE, CHARLES M. SCHAYER, MAX WEISBLY, WILLIAM P. JOHNSON, HOMER E. REED, HALE IRWIN, MARK LEVINE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		11,618
B. INTEREST-BEARING BALANCES		
2. SECURITIES		12,552
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		13,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	92,165	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,106	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		91,059
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,894
7. OTHER REAL ESTATE OWNED		2,818
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		382
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,317
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		135,140
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		121,147
(1) NONINTEREST-BEARING	29,860	
(2) INTEREST-BEARING	91,287	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		382
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		698
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		122,227
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		4,000
25. SURPLUS		6,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,913
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		12,913
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		135,140

CERTIFICATE ISSUED SEPTEMBER 30, 1980 NO. 576

INDEPENDENT STATE BANK OF COLORADO
DENVER

OFFICERS-

W.R. JORGENSON, CHAIRMAN OF THE BOARD; ROGER REILING, PRESIDENT; WARREN H. KNOLL, VICE-PRESIDENT; ROBERTA HUELSMANN, VICE-PRESIDENT/ CASHIER

DIRECTORS

EUGENE AIELLO, ROBERT M. JONES, JOHN FRANKLIN, RICHARD C. ZOETER, JAMES J. O'DELL, FRANK PETERSON, VINCENT N. SCHMITZ, JAMES P. THOMAS, V.L. WEED, RICHARD DUCIC

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,425
B. INTEREST-BEARING BALANCES		
2. SECURITIES		593
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		10
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,932	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	106	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,826
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		107
7. OTHER REAL ESTATE OWNED		29
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		317
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,307
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,708
(1) NONINTEREST-BEARING	12,002	
(2) INTEREST-BEARING	2,706	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		850
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		65
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,623
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		667
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		17
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,684
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		17,307

CERTIFICATE ISSUED MAY 12, 1978 NO. 556

INTERNATIONAL BANK
DENVER

OFFICERS-

RICHARD M. KREUTZER, CHAIRMAN OF THE BOARD; JOHN R. SIMMONS, PRESIDENT; GARTH G. THOMAS, EXEC. VICE-PRESIDENT; ROBERT F. GERWIN, SR. VICE-PRESIDENT; THOMAS KONCILJA, VICE-PRESIDENT/CASHIER; WESLEY KEATING, MARK W. SCOTT, ARNOLD A. PARKS, VICE-PRESIDENTS

DIRECTORS-

MERLE E. ALBRECHT, JACK C. KENT, RICHARD KREUTZER, MARTHA ANDERSON, JOHN R. SIMMONS, KENNETH I. DANNEBERG, STEPHEN G. SEAY, JOANN CORN, RICHARD B. TUCKER, GARTH G. THOMAS, JACK E. KENNEDY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,738
B. INTEREST-BEARING BALANCES		
2. SECURITIES		29,065
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,049	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	487	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23,562
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		614
7. OTHER REAL ESTATE OWNED		55
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,817
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		58,851
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		55,449
(1) NONINTEREST-BEARIN	10,167	
(2) INTEREST-BEARING	45,282	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		178
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		55,627
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		594
25. SURPLUS		1,056
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,574
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,224
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		58,851

CERTIFICATE ISSUED NOVEMBER 22, 1947 NO. 444

MOUNTAIN STATES BANK
DENVER

OFFICERS-

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXECUTIVE VICE-PRESIDENT;
ROBERT JORDAN, WILLIAM COATMAN, STODDARD WHITE, SR. VICE-PRESIDENTS;
BERNARD J. STAEBELL, VICE-PRESIDENT/CASHIER; DAN E. GRIFFIN,
ROGER J. SCHMITZ, E.W. HODGE, VICE-PRESIDENTS

DIRECTORS-

JOHN T. ALLEN, JR., GEORGE W. CALKINS, ROBERT E. FREDERIC, D.R. MURPHY,
WILLIAM G. GRIFFITH, EDWARD D. PIERSON, GLEN A. PRAY, WILBUR M. PRYOR

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		11,621
B. INTEREST-BEARING BALANCES		
2. SECURITIES		74,917
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	53,609	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,286	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		52,323
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5,201
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,355
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		146,417
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		126,800
(1) NONINTEREST-BEARING	27,249	
(2) INTEREST-BEARING	99,551	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		580
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		127,380
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,000
25. SURPLUS		4,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		12,037
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		19,037
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		146,417

CERTIFICATE ISSUED DECEMBER 18, 1986 NO. 620

OMNIBANK LEETSDALE
DENVER

OFFICERS-

GARY KLEARMAN, PRESIDENT; DENNIS R. DOUGHERTY, EXEC. VICE-PRESIDENT;
EVANNA WILLIAMS, CASHIER

DIRECTORS-

GARY KLEARMAN, EMIL HECHT, MICHAEL A. FEINER, ROBERT W. GRAF,
RAYMOND T. BAKER, NORMAN BROWNSTEIN, HAROLD GUZOFSKY, LARRY A. MIZEL,
WILLIAM B. KEMPER, LEONARD MILLMAN, DONALD P. SHWAYDER, DENNIS DOUGHERTY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,586
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		5,416
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		420
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,544	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	59	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,485
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		80
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		34
11. OTHER ASSETS		175
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,296
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,017
(1) NONINTEREST-BEARING	2,323	
(2) INTEREST-BEARING	8,694	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		60
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		127
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,204
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		338
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		254
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,092
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,296

CERTIFICATE ISSUED AUGUST 29, 1975 NO. 536

OMNIBANK SOUTHEAST
DENVER

OFFICERS-

GARY D. LEVINE, PRESIDENT/CEO; WARREN A. LEE, SR. VICE PRESIDENT/ CASHIER; MICHAEL MORENO, HENRY COLL, WILLIAM PETEY, PATRICIA L. SALAZAR, VICE-PRESIDENTS

DIRECTORS-

RAYMOND T. BAKER, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUZOFSKY, EMIL HECHT, GARY KLEARMAN, DONALD L. KORTZ, GARY D. LEVINE, JOHN ANDREW LOVE, LARRY A. MIZEL, MYRON A. SIDON, PHILIP D. WINN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,153
B. INTEREST-BEARING BALANCES		
2. SECURITIES		36,820
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,230
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	38,083	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	325	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		37,758
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		788
7. OTHER REAL ESTATE OWNED		297
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		688
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		82,734
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		74,122
(1) NONINTEREST-BEARING	25,180	
(2) INTEREST-BEARING	48,942	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		461
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		74,583
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		2,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		5,251
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,151
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		82,734

CERTIFICATE ISSUED MAY 28, 1985 NO. 613

PRUDENTIAL BANK
DENVER

OFFICERS-

PETER J. WEBER, PRESIDENT/CEO; ROLF R. SEIFERTH, SR. VICE-PRESIDENT; GREGORY C. DEWIT, VICE-PRESIDENT; KENTON ANDERSON, CASHIER

DIRECTORS-

CHESTER N. WINTER, PETER J. WEBER, ARNOLD A. HAYUTIN, LEO ROSTERMUNDT, SAMUEL R. FREEMAN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE/FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,616
B. INTEREST-BEARING BALANCES		1,094
2. SECURITIES		1,532
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,499	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	235	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,264
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		183
7. OTHER REAL ESTATE OWNED		227
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		124
11. OTHER ASSETS		295
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,935
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,996
(1) NONINTEREST BEARING	1,958	
(2) INTEREST BEARING	20,038	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		17
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		260
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,273
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,100
25. SURPLUS		360
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		202
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,662
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		23,935

CERTIFICATE ISSUED NOVEMBER 12, 1959 NO. 470

SOUTHWEST STATE BANK
DENVER

OFFICERS-

JOSEPH MOSKO, CHAIRMAN OF THE BOARD; GARY A. MOSKO, PRESIDENT; HAROLD V. LUSTIG, SR. EXEC. VICE-PRESIDENT; WILLIAM HEDBERG, SR. VICE-PRESIDENT/CASHIER; JO ANN BROCKWAY, SR. VICE-PRESIDENT; RICHARD MASCHE, E. STANLEY WINKLER, BARBARA RAPER, SHIRLEY JOHNSON, PAULETTE REDLER, VICE-PRESIDENTS

DIRECTORS-

JOSEPH MOSKO, HAROLD V. LUSTIG, CHESS R. MARTIN, ZELIE BERENBAUM, JAMES A. LUSTIG, GARY A. MOSKO, H. MICHAEL MILLER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,847
B. INTEREST-BEARING BALANCES		
2. SECURITIES		19,849
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		6,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	49,492	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	500	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		48,992
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		438
7. OTHER REAL ESTATE OWNED		850
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,077
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		84,553
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		75,117
(1) NONINTEREST-BEARING	16,373	
(2) INTEREST-BEARING	58,744	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		207
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		782
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		76,106
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,500
25. SURPLUS		2,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,447
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,447
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		84,553

CERTIFICATE ISSUED OCTOBER 1, 1984 NO. 607

TRI-STATE BANK
DENVER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD H. SCHURR, JR., ROXANNE ROEHL, SR. VICE-PRESIDENTS; SHARON BENNETT, VICE-PRESIDENT; DONALD LANCASTER, CASHIER

DIRECTORS-

RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE, JESSE CARRAWAY, PHILIP E. LOWERY, DONALD H. SCHURR, JR., TERRENCE F. SMITH

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,938
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		718
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,170
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	31,785	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	455	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		31,330
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		710
7. OTHER REAL ESTATE OWNED		796
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		473
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		42,235
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		39,495
(1) NONINTEREST-BEARING	7,051	
(2) INTEREST-BEARING	32,444	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		228
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		39,723
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,300
25. SURPLUS		833
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		379
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,512
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		42,235

CERTIFICATE ISSUED JANUARY 10, 1972 NO. 509

UNION BANK AND TRUST
DENVER

OFFICERS

HERMAN J. ZUECK, CHAIRMAN/CEO; J. W. WELLS, PRESIDENT; JERROLD B. EVANS, EXEC. VICE-PRESIDENT; CHARLES A. WOLFSCHLAG, CASHIER; JUDITH B. KAUTZ, W.H. BAHLS, PAMELA MEYER, ROBERT MORGAN, ROBERT RUBBO, PAUL ACEVADO, SHIRLEY NAGENGAST, JAMES GUNTER, VICE-PRESIDENTS

DIRECTORS

WILLIAM T. BIDDLE, HOWARD L. FARKAS, LLOYD E. HAYNE, RALPH D. JOHNSON, RICHARD C. SAUNDERS, C. GALE SELLENS, HERMAN J. ZUECK, J.W. WELLS, WILLIAM E. BRAYSHAW, JERROLD B. EVANS, (ADVISORY MEMBER)

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		5,270
B. INTEREST-BEARING BALANCES		
2. SECURITIES		25,301
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	47,225	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	518	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		46,707
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,276
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		55
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		65
11. OTHER ASSETS		1,028
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		79,702
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		69,285
(1) NONINTEREST BEARING	18,410	
(2) INTEREST-BEARING	50,875	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1,345
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,250
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		453
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		73,333
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,000
25. SURPLUS		3,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		369
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,369
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		79,702

CERTIFICATE ISSUED JULY 28, 1987 NO. 624

YOUNG AMERICANS BANK
DENVER

OFFICERS-

PHILLIP J. HOGUE, CHAIRMAN OF THE BOARD; LINDA SANDERS, PRESIDENT; JACQUELYN SMITH, VICE-PRESIDENT; CINDY CULKIN, VICE-PRESIDENT/CASHIER

DIRECTORS-

PHILIP J. HOGUE, BRUCE DICKINSON, BOB RUSSO, JIM RUYBAL, ERICA SCHAFER, LAKAY SCHMIDT

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		69
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,135
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	197	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	3	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		194
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		67
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		7
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,472
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,156
(1) NONINTEREST-BEARING	1,268	
(2) INTEREST-BEARING	888	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		9
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,165
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		193-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,307
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		3,472

CERTIFICATE ISSUED DECEMBER 18, 1958 NO. 467

THE DOLORES STATE BANK
DOLORES

OFFICERS-

E.G. MERRITT, M.D., PRESIDENT; DONALD K. MAJORS, EXEC. VICE-PRESIDENT/CASHIER; J.C. KINKADE, 1ST VICE-PRESIDENT; MERTON R. TAYLOR, WILLIAM K. NIELSON, 2ND VICE-PRESIDENTS; EDWARD G. MERRITT, JR., VICE-PRESIDENT

DIRECTORS-

DONALD K. MAJORS, E.G. MERRITT, M.D., J.C. KINKADE, MERTON R. TAYLOR, WILLIAM K. NIELSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		919
B. INTEREST BEARING BALANCES		
2. SECURITIES		12,927
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,510
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,191	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	72	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,119
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		196
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		589
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31,260
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28,129
(1) NONINTEREST BEARING	3,773	
(2) INTEREST BEARING	24,356	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		305
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28,434
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		875
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,751
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,826
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		31,260

CERTIFICATE ISSUED JANUARY 17, 1949 NO. 446

DOVE CREEK STATE BANK
DOVE CREEK

OFFICERS-

RON NOLDE, PRESIDENT; ELLA CRAWFORD, CASHIER

DIRECTORS-

RON NOLDE, CECIL D. MARTIN, ROSS O. CARHART, ROBERT G. THOMPSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		450
B. INTEREST-BEARING BALANCES		210
2. SECURITIES		1,831
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		150
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,874	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	84	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,790
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		67
7. OTHER REAL ESTATE OWNED		636
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		332
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,466
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,921
(1) NONINTEREST-BEARING	890	
(2) INTEREST-BEARING	9,031	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		61
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,982
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		328
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		6
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		484
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,466

CERTIFICATE ISSUED JULY 16, 1968 NO. 492

UNITED BANK OF DURANGO
DURANGO

OFFICERS-

WILLIAM D. LORING, CHAIRMAN OF THE BOARD, GREG WINEGARDNER, PRESIDENT; JANALEE HOGAN, VICE-PRESIDENT/CASHIER; PARK E. MARTIN, JR, JOHN M. TATE, VICE-PRESIDENTS

DIRECTORS-

WILLIAM D. LORING, C. DOUGLAS ATCHLEY, CLARENCE BEEBE, L.W. MCDANIEL, R.W. TURNER, JR., GREG A. WINEGARDNER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,112
B. INTEREST-BEARING BALANCES		1,200
2. SECURITIES		7,404
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,946	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,097	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23,849
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,599
7. OTHER REAL ESTATE OWNED		1,335
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,942
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		42,441
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		38,247
(1) NONINTEREST-BEARING	10,756	
(2) INTEREST-BEARING	27,491	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		500
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		444
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		499
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		39,690
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		2,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		449
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,751
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		42,441

CERTIFICATE ISSUED MAY 6, 1983 NO. 601

ALPINE BANK
EAGLE

OFFICERS-

PHIL FRANK, PRESIDENT; ROBERT LUCIA, CASHIER

DIRECTORS-

WALLY DALLENBACH, WALLACE A.E. DEBEQUE, ROBERT F. DOWNS,
JACK E. EDGINGTON, ERNEST GIANINETTI, PETER N. GUY, J. ROBERT YOUNG,
RODNEY SLIFER, WILLIAM B. VOLLBRACHT, PHIL FRANK

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		498
B. INTEREST-BEARING BALANCES		
2. SECURITIES		618
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,809	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,749
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		324
7. OTHER REAL ESTATE OWNED		56
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		105
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,350
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,591
(1) NONINTEREST-BEARING	849	
(2) INTEREST-BEARING	5,742	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,639
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		111
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		711
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,350

CERTIFICATE ISSUED MAY 3, 1971 NO. 505

FIRSTBANK OF EAGLE COUNTY
EAGLE

OFFICERS-

NED E. OYLER, CHAIRMAN OF THE BOARD; JAMES W. JOHNSON, PRESIDENT;
PAUL V. DEPP, SR. VICE-PRESIDENT; LARRY EVENSON, VICE-PRESIDENT/CASHIER;
ROBERT KAUFMAN, VICE-PRESIDENT

DIRECTORS-

NED E. OYLER, JAMES W. JOHNSON, MICHAEL J. PINT, JOHN MORRISON,
BARBARA ADAMS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,538
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,549
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,731	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	301	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,430
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		865
7. OTHER REAL ESTATE OWNED		521
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		470
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,673
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,747
(1) NONINTEREST-BEARING	6,057	
(2) INTEREST-BEARING	14,690	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,818
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		155
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,855
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		22.673

CERTIFICATE ISSUED MAY 3, 1971 NO. 432

THE EATON BANK
EATON

OFFICERS

WILLIAM BOWNESS, PRESIDENT; JOHN BOWNESS, II., EXEC. VICE-PRESIDENT;
MELVIN D. SEVERSON, SR. VICE-PRESIDENT; CARLA L. GARTON, CASHIER;
CARL BENSON, VELMA L. DILLON, DAN ROCKWELL, VICE-PRESIDENTS

DIRECTORS

WILLIAM A. BOWNESS, JOHN E. BOWNESS, II, MELVIN D. SEVERSON,
CARL A. BENSON, CARLA L. GARTON, CLINTON P. SWIFT, KENNETH F. LIND

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		1,180
B. INTEREST BEARING BALANCES		398
2. SECURITIES		7,298
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,299	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	245	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,054
5. ASSETS HELD IN TRADING ACCOUNTS		590
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		336
7. OTHER REAL ESTATE OWNED		159
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		435
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,450
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,855
(1) NONINTEREST BEARING	3,270	
(2) INTEREST BEARING	16,585	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		965
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		88
16. OTHER BORROWED MONEY		29
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,071
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		379
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,379
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		22,450

CERTIFICATE ISSUED MARCH 9, 1973 NO. 518

ARAPAHOE BANK AND TRUST
ENGLEWOOD

OFFICERS

FRANK S. PETERSON, PRESIDENT; CARROLL P. (C.P.) PARRISH, VICE-PRESIDENT;
JOHN F. EZELL, CASHIER

DIRECTORS

NICHOLAS J. MEAGHER, JR., KENNETH D. LUFF, FRANK S. PETERSON,
GLEN B. CLARK, JR., ROGER G. MAURO

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		5,194
B. INTEREST BEARING BALANCES		100
2. SECURITIES		24,635
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		10,285
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	28,769	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	320	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		28,449
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,831
7. OTHER REAL ESTATE OWNED		48
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,372
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		71,914
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		65,775
(1) NONINTEREST BEARING	15,615	
(2) INTEREST BEARING	50,160	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		600
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		66,375
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,539
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,539
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		71,914

CERTIFICATE ISSUED NOVEMBER 13, 1980 NO. 578

CENTURY BANK AT ORCHARD ROAD
ENGLEWOOD

OFFICERS-

BRUCE D. ALEXANDER, PRESIDENT; JANET BLEAKLEY, SR. VICE-PRESIDENT;
MARK W. SCOTT, ROBERT M. SHERRILL, EXECUTIVE VICE-PRESIDENTS;
STEVEN R. DUPPS, CASHIER

DIRECTORS-

MARK E. HOUSTON, HAL R. RAMSAY, WALTER A. KOELBEL, JR.,
ROBERT M. SHERRILL, RICHARD M. REYNOLDS, BRUCE D. ALEXANDER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,612
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,343
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,050
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,248	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	632	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,616
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		722
7. OTHER REAL ESTATE OWNED		866
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		561
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,770
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,559
(1) NONINTEREST-BEARING	10,642	
(2) INTEREST-BEARING	15,917	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		302
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,861
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,600
25. SURPLUS		1,600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,291
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,909
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		28,770

CERTIFICATE ISSUED DECEMBER 4, 1980 NO. 579

CHARTER BANK AND TRUST
ENGLEWOOD

OFFICERS

A. EMMET STEPHENSON, JR., CHAIRMAN OF THE BOARD, DIANE E. WRITER, VICE-CHAIRMAN, EDWARD C. LEAHY, PRESIDENT; RALPH C. EPEN, EXEC. VICE-PRESIDENT; VICTORIA L. MAYS, CASHIER

DIRECTORS

JERRY D. ARMSTRONG, MARTIN J. WOHNLICH, GEORGE DAVIES, EDWARD C. LEAHY, A. EMMET STEPHENSON, JR., TONI E. STEPHENSON, DIANE D. WRITER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,087
B. INTEREST-BEARING BALANCES		906
2. SECURITIES		1,529
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,450
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,591	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	52	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,539
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		355
7. OTHER REAL ESTATE OWNED		78
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		160
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,104
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,096
(1) NONINTEREST BEARING	2,874	
(2) INTEREST BEARING	8,222	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,125
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		79
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		979
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,104

CERTIFICATE ISSUED JUNE 4, 1984 NO. 605

FIRSTBANK AT ARAPAHOE/YOSEMITE
ENGLEWOOD

OFFICERS-

NANCY H. BELL, PRESIDENT; PAUL J. GALE, VICE PRESIDENT; GEORGE T. GRAFF, CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, J. ROBERT YOUNG, GEORGE C. WILLIAMS, NANCY H. BELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		975
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,390
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,294	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	76	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,218
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		360
7. OTHER REAL ESTATE OWNED		20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		157
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,120
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,759
(1) NONINTEREST BEARING	1,684	
(2) INTEREST-BEARING	6,075	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		380
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		32
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,171
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		49
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		949
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,120

CERTIFICATE ISSUED JULY 12, 1979 NO. 564

INTERNATIONAL BANK - ENGLEWOOD
ENGLEWOOD

OFFICERS-

S.G. SEAY, PRESIDENT; O.C. ETTER, EXEC. VICE-PRESIDENT/CASHIER;
C. WALTER WILSON, VICE-PRESIDENT

DIRECTORS-

MERLE E. ALBRECHT, JOANN CORN, JACK C. KENT, KENNETH I. DANNEBERG,
S.G. SEAY, JOHN R. SIMMONS, RICHARD B. TUCKER, GARTH G. THOMAS,
JACK E. KENNEDY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,295
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,604
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,855	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	265	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,590
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		428
7. OTHER REAL ESTATE OWNED		71
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		754
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,742
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,098
(1) NONINTEREST-BEARING	4,120	
(2) INTEREST-BEARING	16,978	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		226
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,324
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		318
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,418
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		22,742

CERTIFICATE ISSUED SEPTEMBER 24, 1986 NO. 619

THE PROFESSIONAL BANK OF COLORADO
ENGLEWOOD

OFFICERS-

CONRAD KERNS, PRESIDENT; GERALD F. KOCH, SR. VICE-PRESIDENT;
J.R. PFEIFER, VICE-PRESIDENT/CASHIER; RODNEY D. GYPIN, VICE-PRESIDENT

DIRECTORS-

ROBERT L. STOFAC, M.D., ROBERT A. UCHIN, D.D.S., RAYMOND J. KENGOTT,
CONRAD KERN, MILES CORTEZ, JR., ESQ., THOMAS DREVER, DANIEL N. WARNER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,217
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		2,170
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,386	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	288	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,098
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		434
7. OTHER REAL ESTATE OWNED		55
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		128
11. OTHER ASSETS		299
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,500
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,920
(1) NONINTEREST-BEARING	3,840	
(2) INTEREST-BEARING	12,080	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		700
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		604
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,224
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		724
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,276
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		18,500

CERTIFICATE ISSUED MARCH 16, 1915 NO. 285

FIRSTBANK OF ERIE
ERIE

OFFICERS-

A. BLAINE ALLEY, PRESIDENT; MARVEL L. TITTLE, VICE-PRESIDENT;
ALEXANDER R. BEARD, CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
J. ROBERT YOUNG, A. BLAINE ALLEY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		505
B. INTEREST-BEARING BALANCES		
2. SECURITIES		993
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,344
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,543	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	39	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,504
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		40
7. OTHER REAL ESTATE OWNED		20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		62
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,468
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,081
(1) NONINTEREST-BEARING	817	
(2) INTEREST-BEARING	4,264	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		12
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,093
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		60
25. SURPLUS		60
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		255
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		375
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,468

CERTIFICATE ISSUED JUNE 24, 1908 NO. 037

ESTES PARK BANK
ESTES PARK

OFFICERS-

JACK G. HASELBUSH, PRESIDENT; BRAD SISHC, VICE PRESIDENT;
ANN N. BRUMLEVE, CASHIER/SECRETARY

DIRECTORS-

GEORGE J. HIX, GLONDA L. HIX, JACK G. HASELBUSH, JAMES F. BANKER,
C. WILLIAM HERZOG, E. NELSON THOMAS, STANLEY J. PRATT,
C. FRANKLIN HIX, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		1,158
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,457
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,540
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,338	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	190	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,148
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		516
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		852
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		30,671
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,825
(1) NONINTEREST BEARING	3,015	
(2) INTEREST BEARING	24,810	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		425
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		266
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28,516
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		955
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,155
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		30,671

CERTIFICATE ISSUED NOVEMBER 22, 1974 NO. 530

BANK OF EVERGREEN
EVERGREEN

OFFICERS-

JEROLD B. HIRSCH, PRESIDENT; J.M. MASON, VICE PRESIDENT; KAREN D. HERR, CASHIER

DIRECTORS

JEROLD B. HIRSCH, S. PERRY SANT, GILBERT J. MCGOUGH, JOHN E. BOHLING, URSULA M. JAMES, ANDREW K. SMITH, ALAN A. JONES

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		2,588
B. INTEREST BEARING BALANCES		793
2. SECURITIES		5,798
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,724	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	155	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,569
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		305
7. OTHER REAL ESTATE OWNED		530
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		342
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,225
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,100
(1) NONINTEREST BEARING	7,050	
(2) INTEREST BEARING	19,050	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		184
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,284
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		-
24. COMMON STOCK		325
25. SURPLUS		825
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		791
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,941
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		28,225

CERTIFICATE ISSUED JANUARY 26, 1914 NO. 274

THE BANK OF FAIRPLAY
FAIRPLAY

OFFICERS-

RICHARD BAIR, PRESIDENT/CEO; JOHN A. FISCHER, CHAIRMAN OF THE BOARD/ VICE-PRESIDENT; ALLAN C. CHAFFEE, DENNIS M. MATHISEN, DANIEL T. LINDSAY, CHARLES GESME, VICE-PRESIDENTS; HAROLD M. HERN, JR., CASHIER

DIRECTORS-

JOHN A. FISCHER, RICHARD L. CLYMER, RICHARD S. BAIR, ALLAN C. CHAFFEE, J. RICHARD TUTHILL, LAWRENCE P. WARD

DECEMBER 31, 1987		$ 000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		270
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,263
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		60
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,355	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	48	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,307
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		51
7. OTHER REAL ESTATE OWNED		53
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		57
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		137
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,198
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,484
(1) NONINTEREST-BEARING	1,290	
(2) INTEREST-BEARING	6,194	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,581
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		-
24. COMMON STOCK		120
25. SURPLUS		245
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		252
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		617
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,198

CERTIFICATE ISSUED AUGUST 31, 1982 NO. 595

INTERNATIONAL BANK NORTH
FEDERAL HEIGHTS

OFFICERS-

MERLE E. ALBRECHT, CHAIRMAN OF THE BOARD; FLOYD E. HARMON, PRESIDENT; ANNA MARIE PIXLER, EXEC. VICE-PRESIDENT; MERLE M. KLOCKE, VICE-VICE-PRESIDENT; CHARMAINE BASKALL, CASHIER

DIRECTORS-

STEPHEN G. SFAY, MERLE E. ALBRECHT, JACK C. KENT, KENNETH I. DENNEBERG, RICHARD B. TUCKER, JOANN P. CORN, JOHN W. SIMMONS, GARTH G. THOMAS, JACK E. KENNEDY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		1,613
B. INTEREST BEARING BALANCES		
2. SECURITIES		7,053
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		465
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,875	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	195	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,680
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		302
7. OTHER REAL ESTATE OWNED		122
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		619
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,854
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,569
(1) NONINTEREST BEARING	4,240	
(2) INTEREST BEARING	12,329	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		138
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,707
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		374
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		273
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,147
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		17,854

CERTIFICATE ISSUED JANUARY 23, 1987 NO. 621

1ST INTERSTATE BANK/SOUTH FORT COLLINS
FORT COLLINS

OFFICERS-

ROBERT S. EVERITT, CHAIRMAN OF THE BOARD; THOMAS S. BYINGTON, PRESIDENT; MARY ANN FISKETJON, VICE-PRESIDENT/CASHIER; MICHAEL J. MCLARAN, VICE-PRESIDENT

DIRECTORS-

DR. PHILIP E. AUSTIN, THOMAS S. BYINGTON, THEODORE R. DAVIS, DAVID G. EVERITT, ROBERT S. EVERITT, FREDERICK W. GARDNER, SCOTT R. LARRABEE, LUCIA A. LILEY, EUGENE A. MARKLEY, DENNIS F. SINNETT

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		2,752
B. INTEREST BEARING BALANCES		100
2. SECURITIES		1,711
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,815
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,979	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	51	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,928
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		304
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		23
11. OTHER ASSETS		97
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,730
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,385
(1) NONINTEREST BEARING	3,693	
(2) INTEREST BEARING	7,692	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		77
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		30
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,492
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		803
25. SURPLUS		304
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		131
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,238
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,730

CERTIFICATE ISSUED MAY 2, 1975 NO. 532

NORTHERN BANK & TRUST
FORT COLLINS

OFFICERS

J. E. FACER, PRESIDENT; BARBARA SULLIVAN, CASHIER

DIRECTORS

GLEN B. CLARK, JR., WALTER C. EMERY, J.E. FACER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,240
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,970
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,403	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	75	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,328
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		111
7. OTHER REAL ESTATE OWNED		51
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		630
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,530
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,024
(1) NONINTEREST-BEARING	2,479	
(2) INTEREST-BEARING	6,545	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,103
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		27
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		427
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,530

CERTIFICATE ISSUED JUNE 9, 1980 NO. 572

FOUDRE VALLEY BANK
FORT COLLINS

OFFICERS-

JAMES C. HEABERLIN, PRESIDENT; RICHARD J. ZIEMAN, SR. VICE-PRESIDENT;
MICHAEL E. PRENZLOW, VICE-PRESIDENT; DEBORAH BECKER, CASHIER

DIRECTORS-

LYNNE M. BAKER, JAMES C. HEABERLIN, LAWRENCE W. MENEFEE, RICK D. ROHR,
DAVID L. SABLE, DAVID W. SHAFER, RICHARD J. ZIEMAN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		711
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		1,081
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,226	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	105	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,121
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		53
7. OTHER REAL ESTATE OWNED		22
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		172
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,459
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,697
(1) NONINTEREST-BEARING	1,996	
(2) INTEREST-BEARING	5,701	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,745
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		214
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		714
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,459

CERTIFICATE ISSUED JULY 5, 1963 NO. 476

ROCKY MOUNTAIN BANK & TRUST CO.
FORT COLLINS

OFFICERS-

JERRY C. REEVES, PRESIDENT; LARRY V. MORRIS, GARY L. BUTLER, VICE-PRESIDENTS; KAREL R. BAKER, CASHIER

DIRECTORS-

JON P. COATES, JERRY C. REEVES, LARRY L. WALL, JOHN M. TOLIVER, HAROLD C. WARNER, WILLIAM GILTNER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,941
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,432
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		895
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,731	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	373	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,358
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		727
7. OTHER REAL ESTATE OWNED		654
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		604
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,611
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,685
(1) NONINTEREST-BEARING	5,706	
(2) INTEREST-BEARING	17,979	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		250
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,935
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		330
25. SURPLUS		870
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		476
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,676
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		25,611

CERTIFICATE ISSUED FEBRUARY 10, 1910 NO. 050

FIRST SECURITY BANK
FORT LUPTON

OFFICERS-

DENNIS W. WHITE, PRESIDENT; DONALD T. TOMOI, VICE-PRESIDENT;
GRANT A. EDWARDS, VICE-PRESIDENT/CASHIER

DIRECTORS-

DENNIS W. WHITE, ROY G. DINSDALE, LEONARD H. MCCAIN, MARY M. CARLSON, WELDON HIGGS, JOHN R. DENT, CHRISTOPHER J. DINSDALE, DAVID L. OAKESON, JOHN GRIEVE (HONORARY)

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,416
B. INTEREST-BEARING BALANCES		1,094
2. SECURITIES		25,075
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,221	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	284	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,937
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		253
7. OTHER REAL ESTATE OWNED		245
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,257
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		56,027
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		51,814
(1) NONINTEREST-BEARING	8,399	
(2) INTEREST-BEARING	43,415	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		487
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		52,301
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		1,450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,876
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,726
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		56,027

CERTIFICATE ISSUED AUGUST 24, 1915 NO. 291

FARMERS STATE BANK OF FORT MORGAN
FORT MORGAN

OFFICERS-

J.H. BLOEDORN, JR., CHAIRMAN OF THE BOARD/CEO; JERRY K. JONES, PRESIDENT; RONALD L. HAYS, DAVID L. SCHOMBURG, C.L. WILLIAMS, JAMES D. TREADWAY, ERVIN C. SOUTHARD, JOHN J. ZWETZIG, VICE-PRESIDENTS; M. ELAINE MEYER, CASHIER

DIRECTORS-

WILLIAM C. ANDERSON, J.H. BLOEDORN, JR., R.B. FANCHER, RONALD L. HAYS, JERRY K. JONES, W.M. WATROUS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,393
B. INTEREST-BEARING BALANCES		1,100
2. SECURITIES		44,530
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,475
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	37,208	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	701	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		36,507
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		409
7. OTHER REAL ESTATE OWNED		76
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,607
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		90,097
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		76,763
(1) NONINTEREST-BEARING	11,199	
(2) INTEREST-BEARING	65,564	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		314
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,508
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		78,585
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,000
25. SURPLUS		3,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		5,512
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		11,512
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		90,097

CERTIFICATE ISSUED APRIL 8, 1982 NO. 591

FORT MORGAN STATE BANK
FORT MORGAN

OFFICERS-

RUSSELL L. RATHMAN, PRESIDENT; BETTY L. KELLY, VICE-PRESIDENT/CASHIER

DIRECTORS-

IRVEN L. BILLIARD, EUGENE V. DOTY, HENRY KAMMERZELL, DAMON MCMAHAN, DOROTHY MCMAHAN, RUSSELL L. RATHMAN, ARONOEL BRUCE TRAUTWEIN, LAURA J. TRAUTWEIN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,113
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,505
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		125
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,342	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	203	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,139
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		564
7. OTHER REAL ESTATE OWNED		166
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		157
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,769
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,097
(1) NONINTEREST-BEARING	2,413	
(2) INTEREST-BEARING	7,684	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		35
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,132
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		310
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		73
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		637
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,769

CERTIFICATE ISSUED AUGUST 6, 1908 NO. 052

FOWLER STATE BANK
FOWLER

OFFICERS-

JOE M. FOX, CHAIRMAN OF THE BOARD/PRESIDENT; DOYLE MARVIN, CASHIER/ VICE-PRESIDENT; JONATHAN R. FOX, VICE-PRESIDENT

DIRECTORS-

JOE M. FOX, DOYLE MARVIN, JONATHAN R. FOX, MAXINE FOX

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		841
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		11,999
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,843	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	72	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,771
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		32
7. OTHER REAL ESTATE OWNED		8
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		577
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,728
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,060
(1) NONINTEREST-BEARING	1,915	
(2) INTEREST-BEARING	16,145	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		187
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,247
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		50
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,081
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,481
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		20,728

CERTIFICATE ISSUED AUGUST 22, 1975 NO. 535

VALLEY BANK OF FREDERICK
FREDERICK

OFFICERS-

JAMES J. O'DELL, CHAIRMAN OF THE BOARD; MICHAEL E. BENNETT, PRESIDENT; LARRY L. SAINT, VICE-PRESIDENT; VIRGINIA L. UNREIN, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL, MICHAEL BENNETT

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		586
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,780
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,894	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	61	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,833
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		347
7. OTHER REAL ESTATE OWNED		231
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		152
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,929
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,128
(1) NONINTEREST-BEARING	1,541	
(2) INTEREST-BEARING	7,587	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		67
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,195
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		184
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		734
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,929

CERTIFICATE ISSUED APRIL 1, 1966 NO. 488

SUMMIT COUNTY BANK
FRISCO

OFFICERS-

ROBERT L. LEINART, PRESIDENT; JAN PIRKEY, VICE-PRESIDENT/CASHIER;
THOMAS J. SEXTON, VICE-PRESIDENT

DIRECTORS-

FREDERICK L. WALL, III, JAN PIRKEY, ROBERT R. LEINART

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,140
B. INTEREST-BEARING BALANCES		2,471
2. SECURITIES		1,357
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,781	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	368	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,413
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		85
7. OTHER REAL ESTATE OWNED		205
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		215
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,886
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,275
(1) NONINTEREST-BEARING	6,028	
(2) INTEREST-BEARING	10,247	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		247
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,656
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		480
25. SURPLUS		820
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		70-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,230
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		17,886

CERTIFICATE ISSUED MARCH 18, 1946 NO. 440

FRUITA STATE BANK
FRUITA

OFFICERS-

GERALD E. LEWIS, CHAIRMAN OF THE BOARD/PRESIDENT; CAREY B. HORTON, SR. VICE-PRESIDENT; ROBERT M. STEWART, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

GERALD E. LEWIS, GORDON E. WAGNER, ROBERT F. GOBBO

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		976
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,329
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		75
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,073	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	230	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,843
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		374
7. OTHER REAL ESTATE OWNED		519
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		265
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,381
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,931
(1) NONINTEREST-BEARING	2,732	
(2) INTEREST-BEARING	14,199	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		103
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,034
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		547
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,347
29 TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		19,381

CERTIFICATE ISSUED MARCH 22, 1971 NO. 503

BANK OF GEORGETOWN
GEORGETOWN

OFFICERS-

CLAY J. HUTCHINSON, JR., PRESIDENT; DOLORES E. ZAVALA, VICE-PRESIDENT/ CASHIER

DIRECTORS-

LEO N. BRADLEY, HUGO BUERGER, III, THOMAS J. CARNEY, OTTO H. WERLIN, CLAY J. HUTCHINSON, JR., RICHARD M. KREUTZER, KATHRYN L. ISENBERGER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		789
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,318
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,762	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	74	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,688
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		332
7. OTHER REAL ESTATE OWNED		99
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		120
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,046
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,007
(1) NONINTEREST-BEARING	2,026	
(2) INTEREST-BEARING	4,981	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		27
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,034
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		212
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,012
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,046

CERTIFICATE ISSUED MARCH 21, 1980 NO. 570

ALPINE BANK AND TRUST
GLENWOOD SPRINGS

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; JOHN COOPER, PRESIDENT;
DAVE SLAYBAUGH, VICE-PRESIDENT; NORM FRANKE, CASHIER

DIRECTORS-

ERNEST GIANINETTI, WALLACE A.E. DEBEQUE, PETER N. GUY, JOHN COOPER,
WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, ROBERT F. DOWNS,
WALLY DALLENBACH, J. ROBERT YOUNG, JACK E. EDGINGTON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,234
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,503
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,266	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,025
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		664
7. OTHER REAL ESTATE OWNED		97
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		226
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,999
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,566
(1) NONINTEREST-BEARING	3,160	
(2) INTEREST-BEARING	12,406	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,672
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		277
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,327
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,999

CERTIFICATE ISSUED FEBRUARY 26, 1980 NO. 569

DENVER WEST BANK AND TRUST
GOLDEN

OFFICERS-

MARK NORWALK, PRESIDENT; HARLEY L. ABSHIRE, VICE-PRESIDENT;
PATRICK T. MCNULTY, CASHIER

DIRECTORS-

C.E. STEVINSON, GREG C. STEVINSON, GARY M. POLUMBUS, DALE R. HINMAN,
MARK NORWALK

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,030
B. INTEREST-BEARING BALANCES		397
2. SECURITIES		1,538
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,586	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	84	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,502
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		151
7. OTHER REAL ESTATE OWNED		95
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		14
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		117
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,844
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,097
(1) NONINTEREST BEARING	3,630	
(2) INTEREST-BEARING	7,467	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,145
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		519
25. SURPLUS		531
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		649
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,699
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,844

CERTIFICATE ISSUED JUNE 30, 1915 NO. 288

AMERICAN STATE BANK
GRANADA

OFFICERS

J.B. MCKEEVER, PRESIDENT; MARTIN E. JENSEN, EXECUTIVE VICE-PRESIDENT;
C.B. KENNEDY, SR. VICE-PRESIDENT; VERLIA M. HELSEL, CASHIER

DIRECTORS

MARTIN E. JENSEN, C.B. KENNEDY, J.B. MCKEEVER, SARAH H. MCKEEVER,
CARL M. SHINN

1

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		802
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,870
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		875
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,794	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,740
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		76
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		287
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,650
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,400
(1) NONINTEREST-BEARING	1,113	
(2) INTEREST-BEARING	10,287	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		89
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,489
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		140
25. SURPLUS		430
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		591
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,161
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,650

CERTIFICATE ISSUED MAY 27, 1983 NO. 603

BANK OF GRAND JUNCTION
GRAND JUNCTION

OFFICERS-

R.E. JOHNSON, CHAIRMAN OF THE BOARD; ROBERT E. JOHNSON, PRESIDENT;
NORMAN L. COOPER, VICE-PRESIDENT; JOHN N. STENMAN, CASHIER

DIRECTORS-

R.E. JOHNSON, ROBERT E. JOHNSON, E.W. JOHNSON, JAMES E. FUOCO

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		684
B. INTEREST-BEARING BALANCES		896
2. SECURITIES		391
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		696
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,801	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	209	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,592
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		857
7. OTHER REAL ESTATE OWNED		321
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		121
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,558
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,595
(1) NONINTEREST-BEARING	1,998	
(2) INTEREST-BEARING	6,597	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,692
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		605
25. SURPLUS		125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		136
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		866
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,558

CERTIFICATE ISSUED NOVEMBER 16, 1925 NO. 422

UNITED BANK OF GRAND JUNCTION/DOWNTOWN
GRAND JUNCTION

OFFICERS-

WILLIAM D. LORING, CHAIRMAN OF THE BOARD; HERB BACON, VICE-CHAIRMAN; GARY B. ASHLEY, PRESIDENT/CEO; MARVIN M. MOELLER, SR. VICE-PRESIDENT/CASHIER; BILL PETTY, SR. VICE-PRESIDENT

DIRECTORS-

HERBERT L. BACON, THOMAS L. DUTCHER, LINDA GILMORE, H. KIRK JACKSON, RODNEY C. POWER, VERNE A. SMITH, JR., J.D. SNODGRASS, JOHN U. TOMLINSON, GARY B. ASHLEY, WILLIAM D. LORING, ANTHONY F. PRINSTER

DECEMBER 31, 1987 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		8,207
B. INTEREST-BEARING BALANCES		7,392
2. SECURITIES		32,886
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	41,730	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	3,189	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		38,541
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3,695
7. OTHER REAL ESTATE OWNED		4,303
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		4,890
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		99,914

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		84,007
(1) NONINTEREST-BEARING	22,119	
(2) INTEREST-BEARING	61,888	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		5,996
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		2,358
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,190
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		93,551
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	2,000
25. SURPLUS	4,363
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	6,363
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	99,914

CERTIFICATE ISSUED AUGUST 6, 1981 NO. 585

CENTRAL BANK OF GREELEY
GREELEY

OFFICERS-

HENRY J. RAHMIG, PRESIDENT; CHRISTOPHER W. JEAVONS, VICE-PRESIDENT

DIRECTORS-

RICHARD A. BOETTCHER, JACK L. SCHREIBER, HENRY J. RAHMIG, C.L. YERBIC, JOHN P. WATSON, DONALD H. ECHTERMEYER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,214
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,021
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,645	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	499	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,146
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		163
7. OTHER REAL ESTATE OWNED		78
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		889
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,861
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,084
(1) NONINTEREST-BEARING	2,716	
(2) INTEREST-BEARING	11,368	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		68
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		147
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,299
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		450
25. SURPLUS		112
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		562
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,861

CERTIFICATE ISSUED FEBRUARY 25, 1965 NO. 485

THE BANK OF GREELEY
GREELEY

OFFICERS-

EDWARD A. CAPRA, PRESIDENT; RUTH RONNENBERG, CASHIER/VICE-PRESIDENT;
VERN WAKEMAN, PATRICK D. GRINDE, VICE-PRESIDENTS

DIRECTORS-

C. KENT KINGSBURY, JOEL C. ROTHMAN, JERALD STUGART, H. WAYNE HOOVER,
JERRY W. HOUSEL, JOHN L. SHUPE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,041
B. INTEREST-BEARING BALANCES		3,274
2. SECURITIES		1,021
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,150
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,254	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	316	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,938
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		576
7. OTHER REAL ESTATE OWNED		13
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		277
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,290
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,293
(1) NONINTEREST-BEARING	1,918	
(2) INTEREST-BEARING	21,375	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		44
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		159
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,496
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		253
25. SURPLUS		253
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,288
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,794
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		25,290

CERTIFICATE ISSUED MAY 16, 1979 NO. 562

UNION COLONY BANK
GREELEY

OFFICERS-

JOHN C. TODD, CHAIRMAN OF THE BOARD; LAWRENCE W. MENEFEE, PRESIDENT; ALAN L. LORD, EXECUTIVE VICE-PRESIDENT; KATHRYN L. BOYLE, SR. VICE-PRESIDENT/CASHIER; RALPH T. ANDERS, SR. VICE-PRESIDENT; JAMES W. DAVIES, JAMES A. RUTZ, JOHN M. KOSMICKI, JACK J. MEAKINS, VICE-PRESIDENTS

DIRECTORS-

GEORGE W. DOERING, JOHN W. KINKADE, JAMES R. LISTEN, ALAN L. LORD, LAWRENCE W. MENEFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE, F. SCOTT THOMAS, JOHN C. TODD, DONALD W. WITTNAM

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		8,757
B. INTEREST-BEARING BALANCES		
2. SECURITIES		13,464
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	73,333	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	943	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		72,390
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,200
7. OTHER REAL ESTATE OWNED		2,041
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,656
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		99,908
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		91,879
(1) NONINTEREST-BEARING	14,883	
(2) INTEREST-BEARING	76,996	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		155
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		963
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		92,997
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,360
25. SURPLUS		3,382
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,169
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,911
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		99,908

CERTIFICATE ISSUED DECEMBER 23, 1910 NO. 207

GUNNISON BANK AND TRUST CO.
GUNNISON

OFFICERS-

THOMAS SWINEFORD, PRESIDENT/CEO; CARL ROLLER, EXECUTIVE VICE-PRESIDENT; ROGER E. COTTEN, SR. VICE-PRESIDENT/CASHIER; STEPHEN R. CALDWELL, SR. VICE-PRESIDENT

DIRECTORS-

PAUL E. SAMMONS, OWEN O'FALLON, POLLY SPANN, FRED FIELD, EDWARD BARTSCH, KEN PARSONS, THOMAS D. SWINEFORD, CARL D. ROLLER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,872
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		1,547
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,271	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	487	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,784
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,706
7. OTHER REAL ESTATE OWNED		2,109
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		521
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,739
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,843
(1) NONINTEREST-BEARING	4,497	
(2) INTEREST-BEARING	15,346	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		1,492
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		143
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,478
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		76
25. SURPLUS		185
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		261
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		21,739

CERTIFICATE ISSUED FEBRUARY 10, 1944 NO. 436

HAXTUN COMMUNITY BANK
HAXTUN

OFFICERS-

LLOYD A. NELSON, PRESIDENT; RUDY DELA RAMBELJE, VICE PRESIDENT;
PAUL W. WERNSMAN, CASHIER

DIRECTORS-

LLOYD A. NELSON, PAUL W. WERNSMAN, DONALD HARDIN, KEITH GILLILAND,
TOMMY G. THOMPSON, LOREN GARRETSON, CLARK STARKEBAUM

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,011
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,194
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,150
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,406	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	59	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,347
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		150
7. OTHER REAL ESTATE OWNED		140
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		401
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,393
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,836
(1) NONINTEREST-BEARING	4,039	
(2) INTEREST-BEARING	15,797	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		85
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		222
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,143
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,150
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,250
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		22,393

CERTIFICATE ISSUED APRIL 1, 1970 NO. 499

FIRST BANK & TRUST
HOLLY

OFFICERS-

J. B. MCKEEVER, PRESIDENT; J. L. HUMRICH, O. W. FOLSOM,
BARBARA J. CLINE, VICE-PRESIDENTS; PHYLLIS E. THRALL, CASHIER

DIRECTORS-

J.L. HUMRICH, L.L. MACFARLANE, J.B. MCKEEVER, SARAH H. MCKEEVER,
JOHN H. WILLHITE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		747
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,760
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,825	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	53	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,772
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		104
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		383
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,966
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,670
(1) NONINTEREST-BEARING	1,678	
(2) INTEREST-BEARING	10,992	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,756
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		490
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		610
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,210
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,966

CERTIFICATE ISSUED JULY 11, 1930 NO. 425

FIRST STATE BANK OF HOTCHKISS
HOTCHKISS

OFFICERS-

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. HALL, SR. VICE-PRESIDENT;
D.D. DRISCOLL JR., VICE-PRESIDENT/CASHIER

DIRECTORS-

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER,
LENDA I. HALL, JAMES R. BRISCOE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		690
B. INTEREST-BEARING BALANCES		299
2. SECURITIES		3,714
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,736	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	77	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,659
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		198
7. OTHER REAL ESTATE OWNED		303
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		232
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,095
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,224
(1) NONINTEREST-BEARING	2,699	
(2) INTEREST-BEARING	9,525	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		430
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		210
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,864
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		535
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		396
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,231
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,095

CERTIFICATE ISSUED NOVEMBER 14, 1944 NO. 438

FIRST STATE BANK
IDAHO SPRINGS

OFFICERS-

CHARLES SCHLEY, PRESIDENT; JOHN RALPH MURPHY, VICE-PRESIDENT;
RONDA RYLATT, CASHIER

DIRECTORS-

S. PERRY SANT, CHARLES A. SCHLEY, ROBERT MCLEAN, DAVID M. KANIGEL,
JEROLD HIRSCH

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,197
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		1,975
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		654
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,400	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	84	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,316
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		419
7. OTHER REAL ESTATE OWNED		210
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		156
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,427
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,615
(1) NONINTEREST-BEARING	2,441	
(2) INTEREST-BEARING	8,174	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		73
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		45
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,733
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		494
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		694
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,427

CERTIFICATE ISSUED SEPTEMBER 27, 1910 NO. 198

UNITED BANK OF IGNACIO
IGNACIO

OFFICERS-

WILLIAM D. LORING, CHAIRMAN OF THE BOARD; GREG A. WINEGARDNER, CEO;
PHYLLIS YOUNG, PRESIDENT; JOHN THORSNESS, SR. VICE-PRESIDENT;
PHYLLIS GALLEGOS, CASHIER

DIRECTORS-

GREG A. WINEGARDNER, PHYLLIS YOUNG, R.W. TURNER, JR., JOHN THORSNESS,
WILLIAM D. LORING, C. DOUGLAS ATCHLEY, L.W. MCDANIEL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,581
B. INTEREST-BEARING BALANCES		2,050
2. SECURITIES		2,593
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,790	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	362	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,428
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		224
7. OTHER REAL ESTATE OWNED		820
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		688
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,884
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,499
(1) NONINTEREST-BEARING	4,223	
(2) INTEREST-BEARING	17,276	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		106
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		76
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,681
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		803
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,203
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		23,884

CERTIFICATE ISSUED JUNE 11, 1946 NO. 442

CITIZENS STATE BANK
KEENESBURG

OFFICERS-

JERALD C. STARKS, CHAIRMAN OF THE BOARD/PRESIDENT; GEORGE H. BUSH, SR. VICE-PRESIDENT; DON K. SPEAROW, VICE-PRESIDENT/CASHIER; ROBBIE A. PIPPIN, GARY D. KING, VICE-PRESIDENTS

DIRECTORS-

KEVIN J. STARKS, DON K. SPEAROW, GEORGE H. BUSH, ROY D. STARKS, JERALD C. STARKS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		936
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		6,937
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,507	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,429
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		68
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		409
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,979
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,015
(1) NONINTEREST-BEARING	3,345	
(2) INTEREST-BEARING	13,670	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		250
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		209
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,474
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		805
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,505
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		18,979

CERTIFICATE ISSUED AUGUST 30, 1979 NO. 565

KERSEY STATE BANK
KERSEY

OFFICERS-

LARRY G. NEUSCHWANGER, PRESIDENT; BYRON L. SMITH, VICE-PRESIDENT;
BRENT BEICHLE, VICE-PRESIDENT/CASHIER

DIRECTORS-

LARRY G. NEUSCHWANGER, CARLTON C. BARNETT, SR., LAVERN GLOVER,
IVAN D. SHUPE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		475
B. INTEREST-BEARING BALANCES		297
2. SECURITIES		1,919
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		125
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,344	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	109	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,235
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		191
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		199
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,441
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,290
(1) NONINTEREST-BEARING	1,286	
(2) INTEREST-BEARING	8,004	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		136
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,426
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		515
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,015
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,441

CERTIFICATE ISSUED MARCH 24, 1908 NO. 136

KIOWA STATE BANK
KIOWA

OFFICERS-

A. J. ANDERSON, PRESIDENT; JOHN C. BURNETT, DOUGLAS L. DITUS, VICE-PRESIDENTS; VERA A. JOHNSON, CASHIER

DIRECTORS-

A.J. ANDERSON, WILLIS HERRICK, ROBERT C. JOHNSON, ELLIOTT G. RICE, DONALD E. SIECKE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		962
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,619
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,457	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	183	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,274
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		362
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		420
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,837
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,298
(1) NONINTEREST-BEARING	2,323	
(2) INTEREST-BEARING	12,975	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		133
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,431
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		344
25. SURPLUS		679
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		383
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,406
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,837

CERTIFICATE ISSUED MARCH 1, 1917 NO. 321

KIRK STATE BANK
KIRK

OFFICERS-

LELAND E. HOUSE, PRESIDENT; ROGER L. MAAG, DEAN THOMPSON, (INACTIVE)
VICE-PRESIDENTS; RUTH H. WISE, CASHIER

DIRECTORS-

JOHN BALDWIN, LELAND E. HOUSE, DAVID G. IDLER, DEAN THOMPSON, RUTH WISE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		808
B. INTEREST BEARING BALANCES		
2. SECURITIES		1,828
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,486	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	113	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,373
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		142
7. OTHER REAL ESTATE OWNED		1,019
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		711
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,881
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,115
(1) NONINTEREST BEARING	2,628	
(2) INTEREST BEARING	8,487	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		175
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		606
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		225
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,121
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		10
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		760
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,881

CERTIFICATE ISSUED NOVEMBER 23, 1909 NO. 176

KIT CARSON STATE BANK
KIT CARSON

OFFICERS-

BRUCE A. ANDERSEN, PRESIDENT; DONALD R. GAMBLIN, JOEL P. MAXCY, VICE-PRESIDENTS; ANNA M. GUNDERSON, CASHIER

DIRECTORS-

JOHN E. HARKER, NORRENE HARKER, JEAN N. ANDERSEN, BRUCE A. ANDERSEN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		495
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		7,016
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,240
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,114	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	72	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,042
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		158
7. OTHER REAL ESTATE OWNED		105
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		312
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,868
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,179
(1) NONINTEREST-BEARING	1,843	
(2) INTEREST-BEARING	14,336	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		186
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,365
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,703
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,503
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		18,868

CERTIFICATE ISSUED AUGUST 18, 1908 NO. 070

BANK OF KREMMLING
KREMMLING

OFFICERS-

STEWART B. THOMSON, PRESIDENT; JOHN G. FEY, JR. VICE-PRESIDENT;
DANA E. UNCAPHER, CASHIER

DIRECTORS-

ALAN C. CHAFFEE, J. RICHARD TUTHILL, JOHN A. FISCHER, JOHN G. FEY, JR.,
RICHARD L. CLYMER, STEWART B. THOMSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,577
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		11,349
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		335
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,342	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	170	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,172
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		327
7. OTHER REAL ESTATE OWNED		145
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		6,175
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		41,180
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		38,072
(1) NONINTEREST-BEARING	6,889	
(2) INTEREST-BEARING	31,183	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DERENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		384
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		38,456
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		424
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,724
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		41,180

CERTIFICATE ISSUED AUGUST 5, 1908 NO. 073

COLORADO BANK AND TRUST CO. OF LA JUNTA
LA JUNTA

OFFICERS-

R.H. JONES, CHAIRMAN OF THE BOARD/PRESIDENT/CEO; ROBERT M. JONES, VICE-PRESIDENT

DIRECTORS-

MARY LOU JONES, ROBERT H. JONES, ROBERT M. JONES, JAMES RIZZUTO, PHILLIP MALOUFF, JR., FRANK JOBE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,779
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,031
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,675
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	29,083	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	621	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		28,462
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,618
7. OTHER REAL ESTATE OWNED		3,222
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		913
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		48,700
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		44,843
(1) NONINTEREST-BEARING	10,993	
(2) INTEREST-BEARING	33,850	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		244
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		45,087
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		550
25. SURPLUS		2,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		813
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,613
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		48,700

CERTIFICATE ISSUED AUGUST 5, 1908 NO. 072

LA JUNTA STATE BANK AND TRUST COMPANY
LA JUNTA

OFFICERS-

P.G. KREPS, PRESIDENT; ALFRED L. KREPS, SR. VICE-PRESIDENT; ARTHUR C. DELVENTHAL, CASHIER/VICE-PRESIDENT; ROY S. ARMSTRONG, VICE-PRESIDENT

DIRECTORS-

ROGER MADDUX, R.G. LOFLIN, R.J. NELSON, P.G. KREPS, PAULINE E. GOODWIN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,259
B. INTEREST-BEARING BALANCES		889
2. SECURITIES		4,944
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,998	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	114	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,884
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		304
7. OTHER REAL ESTATE OWNED		193
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,205
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,678
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,427
(1) NONINTEREST-BEARING	2,763	
(2) INTEREST-BEARING	11,664	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		75
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		222
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,724
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,254
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,954
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,678

CERTIFICATE ISSUED MAY 21, 1987 NO. 623

BANK VII
LAFAYETTE

OFFICERS-

DONALD E. IMEL, CHAIRMAN OF THE BOARD; RUDOLPH D. BIANCHI, PRESIDENT;
LISA GRIEVES, CASHIER

DIRECTORS-

DONALD E. IMEL, NYLE BARLOW, RUDOLPH D. BIANCHI, CHERYL RENNELS,
BOB WILLIAMS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		38
B. INTEREST-BEARING BALANCES		343
2. SECURITIES		31
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,790	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	19	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,771
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		241
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		42
11. OTHER ASSETS		46
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,912
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,906
(1) NONINTEREST-BEARING	256	
(2) INTEREST-BEARING	1,650	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		38
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,944
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		268
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		968
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,912

CERTIFICATE ISSUED MAY 19, 1972 NO. 511

CITYWIDE BANK OF JEFFERSON
LAKEWOOD

OFFICERS-

GEORGE T. SWEENEY, PRESIDENT; RICK E. VANDYKE, VICE-PRESIDENT;
JAN M. BERRY, CASHIER

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D.,
BARBARA J. POWERS, STEVEN M. FISHER, WILLIAM G. ROSS, HAROLD R. LACY,
JAMES T. RUTHERFORD, CHARLES R. SILLSTROP, GEORGE T. SWEENEY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,800
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,306
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		150
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,265	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	210	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,055
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3,047
7. OTHER REAL ESTATE OWNED		1,598
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		334
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		31,290
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,716
(1) NONINTEREST-BEARING	6,304	
(2) INTEREST-BEARING	21,412	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		223
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,939
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,151
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,351
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		31,290

CERTIFICATE ISSUED DECEMBER 3, 1984 NO. 610

CITYWIDE BANK OF LAKEWOOD
LAKEWOOD

OFFICERS-

MICHAEL P. COTTER, PRESIDENT; RICHARD KENNEDY, CASHIER

DIRECTORS-

GEORGE T. SWEENEY, CHARLES R. SILLSTROP, HAROLD R. LACY,
CHARLES R. GOLDING, JR., MICHAEL P. COTTER, JOHN F. BEYER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		994
B. INTEREST-BEARING BALANCES		
2. SECURITIES		717
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,290	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	64	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,226
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		378
7. OTHER REAL ESTATE OWNED		220
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		65
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,600
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,190
(1) NONINTEREST-BEARING	1,625	
(2) INTEREST-BEARING	6,565	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		28
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,218
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		82
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,382
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,600

CERTIFICATE ISSUED FEBRUARY 22, 1978 NO. 553

FIRSTBANK OF ACADEMY PARK
LAKEWOOD

OFFICERS-

DARREL W. LATHROP, PRESIDENT; MARK A. FRANK, EXEC. VICE-PRESIDENT/ CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, DARREL W. LATHROP

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,259
B. INTEREST-BEARING BALANCES		
2. SECURITIES		10,136
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,060
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,878	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	266	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24,612
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,565
7. OTHER REAL ESTATE OWNED		444
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		416
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		41,492
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		38,038
(1) NONINTEREST-BEARING	8,766	
(2) INTEREST-BEARING	29,272	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		280
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		105
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		38,423
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		1,125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,644
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,069
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		41,492

CERTIFICATE ISSUED NOVEMBER 10, 1975 NO. 539

GREEN MOUNTAIN BANK
LAKEWOOD

OFFICERS-

DIANA S. KILGORE, CHAIRMAN OF BOARD/PRESIDENT; JOHN D. ASBURY, LINDA RIESE, VICE-PRESIDENTS; STEVEN S. YOUNG, CASHIER

DIRECTORS-

DIANA S. KILGORE, I. THOMAS BIEGING, TED R. CHRISTIAN, JOHN D. ASBURY, WILLIAM R. MORAIRTY, COURTNEY T. PETERSON, EDWIN F. WAMBSGANSS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,284
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		4,403
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	26,393	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	211	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		26,182
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		391
7. OTHER REAL ESTATE OWNED		1,431
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		1
11. OTHER ASSETS		1,440
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		36,332
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		33,082
(1) NONINTEREST-BEARING	7,124	
(2) INTEREST-BEARING	25,958	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		847
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,929
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		290
25. SURPLUS		1,275
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		838
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,403
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		36,332

CERTIFICATE ISSUED JULY 7, 1945 NO. 439

JEFFERSON BANK & TRUST
LAKEWOOD

OFFICERS-

MICHAEL QUINLAN, PRESIDENT/CEO; MAURICE E. GROTJOHN, EXEC. VICE-PRESIDENT/CASHIER; E.F. DOUGLASS, JR., GRETRUDE F. FISCHER, EDWIN A. HAGERMAN, SR. VICE-PRESIDENTS; DEBORA L. BOFFA, MICHAEL J. DALTON, DONALD B. FEREGA, WILLIAM F. MCCAFFERTY, CATHERINE L.J. MCCARTY, BRUCE E. ROGERS, TED D. WARREN, JAMES M. YOUNG, VICE-PRESIDENTS

DIRECTORS-

DANIEL M. CONWAY, MAURICE E. GROTJOHN, MARTIN T. HART, LEO PAYNE, EDWARD L. NORTHWAY, MARCUS S. PALKOWITSH, MICHAEL C. QUINLAN, BERNARD M. VELDKAMP, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,407
B. INTEREST-BEARING BALANCES		
2. SECURITIES		26,776
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		8,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	79,524	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	3,844	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		75,680
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5,650
7. OTHER REAL ESTATE OWNED		4,832
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3,137
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		131,782
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		126,913
(1) NONINTEREST-BEARING	29,751	
(2) INTEREST-BEARING	97,162	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		2,200
20. OTHER LIABILITIES		656
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		129,769
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		300
24. COMMON STOCK		1,302
25. SURPLUS		260
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		151
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,013
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		131,782

CERTIFICATE ISSUED MARCH 4, 1920 NO. 394

VALLEY STATE BANK
LAMAR

OFFICERS-

PHIL GILBERT, CHAIRMAN OF THE BOARD; STEVE SHERLOCK, PRESIDENT; SUE ROOT, CASHIER; KENNETH MCDERMED, CRAIG GOBLE, BARBARA MCVICKER, MICHAEL HARVEY, VICE-PRESIDENTS

DIRECTORS-

PHIL GILBERT, EUGENE E. EUWER, NAN PARKS, STEVE SHERLOCK, LYNN TAYLOR

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,535
B. INTEREST-BEARING BALANCES		
2. SECURITIES		15,196
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	34,969	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	646	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		34,323
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		367
7. OTHER REAL ESTATE OWNED		782
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,293
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		58,396
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		54,133
(1) NONINTEREST-BEARING	6,812	
(2) INTEREST-BEARING	47,321	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		280
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		54,413
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		440
25. SURPLUS		2,481
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,062
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,983
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		58,396

CERTIFICATE ISSUED MAY 22, 1940 NO. 434

COMMERCIAL BANK OF LEADVILLE
LEADVILLE

OFFICERS-

RICHARD C. RODGERS, JR., PRESIDENT; JOANN O. CIRULLO, DENNIS F. REECE, MATTHEW RITACCO, SR. VICE-PRESIDENTS; ANN MARIE BRADACH, CASHIER

DIRECTORS-

JOANN O. CIRULLO, PETER COSGRIFF, W.O. DIEDRICH, JAMES E. MORRISON, RICHARD C. RODGERS, JR., A.T. WHEELER, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,203
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		12,555
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,627	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	128	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,499
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		370
7. OTHER REAL ESTATE OWNED		726
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		330
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,483
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,444
(1) NONINTEREST-BEARING	3,256	
(2) INTEREST-BEARING	17,188	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		800
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		219
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,463
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		820
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,020
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		23,483

CERTIFICATE ISSUED SEPTEMBER 27, 1973 NO. 521

CENTRAL BANK OF CHATFIELD
LITTLETON

OFFICERS-

RODNEY L. BRETHOWER, PRESIDENT; KENT D. BOYD, EXECUTIVE VICE PRESIDENT;
WILLIAM W. HOWARD, CASHIER

DIRECTORS-

RODNEY L. BRETHOWER, JOHN M. STAFFORD, DONALD H. ECHTERMEYER,
MARVIN F. OWENS, JR., JOSEPH R. LINCOLN, TERRANCE J. TANGEN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,092
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,673
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	25,027	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	703	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24,324
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		554
7. OTHER REAL ESTATE OWNED		1,183
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		531
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40,007
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		36,993
(1) NONINTEREST-BEARING	8,915	
(2) INTEREST-BEARING	28,078	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		911
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		37,904
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,200
25. SURPLUS		903
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,103
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		40,007

CERTIFICATE ISSUED OCTOBER 6, 1982 NO. 596

CENTURY BANK AT BROADWAY
LITTLETON

OFFICERS-

ROBERT M. SHERRILL, PRESIDENT; YANA D. KENT, CASHIER

DIRECTORS-

WALTER A. KOELBEL, JR., MARK E. HOUSTON, RICHARD M. REYNOLDS,
RAYMOND C. KOERNIG, JR., ROBERT M. SHERRILL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,167
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,015
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		105
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,295	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	113	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,182
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		18
7. OTHER REAL ESTATE OWNED		236
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		38
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,761
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,324
(1) NONINTEREST-BEARING	1,501	
(2) INTEREST-BEARING	3,823	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		23
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,347
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		586-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		414
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,761

CERTIFICATE ISSUED JULY 21, 1981 NO. 584

CITIZENS BANK
LITTLETON

OFFICERS-

DONALD K. HOGOBOOM, PRESIDENT; DONALD HOGOBOOM, III, ROBERT P. COX, VICE-PRESIDENTS; DONALD G. LENOCKER, VICE-PRESIDENT/CASHIER

DIRECTORS-

DONALD K. HOGOBOOM, DONALD HOGOBOOM, III, THOMAS M. JONES, CARL CHARETTE, GERALD L. GARTNER, PAUL GLASGOW

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		826
B. INTEREST-BEARING BALANCES		
2. SECURITIES		127
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,109	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,010
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		298
7. OTHER REAL ESTATE OWNED		289
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		226
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,576
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,181
(1) NONINTEREST-BEARING	2,138	
(2) INTEREST-BEARING	6,043	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		45
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,226
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		550
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		550-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		350
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,576

CERTIFICATE ISSUED OCTOBER 6, 1980 NO. 577

COLUMBINE VALLEY BANK & TRUST
LITTLETON

OFFICERS-

LEE ANNE LEWIS, PRESIDENT; D. BRIAN SWEANY, SR. VICE-PRESIDENT;
MARY T. BUCK, CASHIER

DIRECTORS-

WARNER A. KNOBE, MICHAEL S. CASSIDY, LUCIUS F. CASSIDY, JR.,
LEE ANNE LEWIS, DAVID T. SCHWINDT, JERROLD G. HAUPTMAN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,383
B. INTEREST-BEARING BALANCES		
2. SECURITIES		804
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,049
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,825	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	317	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,508
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		526
7. OTHER REAL ESTATE OWNED		338
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		116
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,724
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,872
(1) NONINTEREST BEARING	2,774	
(2) INTEREST BEARING	7,098	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		149
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,021
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		47-
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		703
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,724

CERTIFICATE ISSUED JANUARY 11, 1957 NO. 462

UNITED BANK OF LITTLETON
LITTLETON

OFFICERS-

K. R. OSBORNE, PRESIDENT/CEO; W.K. SOLDAN, EXEC. VICE-PRESIDENT;
D.P. MILLER, SR. VICE-PRESIDENT; D.G. PEARSON, VICE-PRESIDENT/CASHIER;
E.W. BROWN, C.K. KELLY, F.Y. BARNETT, B.E. CALLANT, J.J. WOLF,
C.R. PANESI, VICE-PRESIDENTS

DIRECTORS-

L.G. ALVARADO, K.E. DOUGLAS, M.M. EZZARD, R.J. FLYNN, T.W. HONIG,
R.H. HECKENDORF, G.C. LOURY, J.F. NORLING, K.R. OSBORNE, G.J. ROBERTS,
R.L. PENNOCK, JR., W.K. SOLDAN, E.F. STATTER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		8,947
B. INTEREST-BEARING BALANCES		12,089
2. SECURITIES		18,118
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	91,693	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,506	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		90,187
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,545
7. OTHER REAL ESTATE OWNED		3,294
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3,227
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		143,407
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		130,099
(1) NONINTEREST-BEARING	26,589	
(2) INTEREST-BEARING	103,510	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		1,023
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,382
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		132,504
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,200
25. SURPLUS		5,350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,353
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10,903
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		143,407

CERTIFICATE ISSUED FEBRUARY 16, 1983 NO. 599

PIONEER BANK OF LONGMONT
LONGMONT

OFFICERS-

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, CASHIER/VICE-PRESIDENT

DIRECTORS-

DANIEL L. ALLEN, ROGER KOPMAN, JOSEPH B. BOWERS, EDWARD R. PEPPLER, JOSEPH C. FRENCH, STUART W. LOSEY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,414
B. INTEREST-BEARING BALANCES		594
2. SECURITIES		1,933
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,497	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	107	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,390
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		368
7. OTHER REAL ESTATE OWNED		598
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		226
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,773
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,137
(1) NONINTEREST-BEARING	3,485	
(2) INTEREST-BEARING	10,652	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		200
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		130
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,467
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		506
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,306
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		15,773

CERTIFICATE ISSUED JANUARY 18, 1981 NO. 580

BANK OF LOUISVILLE
LOUISVILLE

OFFICERS-

JOHN C. RUDOLPH, CHAIRMAN OF THE BOARD; JOHN M. SHETTER, PRESIDENT;
ALICE M. BIER, VICE-PRESIDENT/CASHIER

DIRECTORS-

LAWRENCE D. ENRIETTO, ALICE M. BIER, RAYMOND C. CARANCI, W.F. PRATHER,
DONALD L. PERSCHBACHER, JOHN C. RUDOLPH, GLENN W. STEINBAUGH,
JOHN M. SHETTER, ANTHONY J. DENOVELLIS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		759
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,819
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,158	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	182	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,976
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		183
7. OTHER REAL ESTATE OWNED		96
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		570
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,403
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,319
(1) NONINTEREST-BEARING	2,389	
(2) INTEREST-BEARING	10,930	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,392
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		411
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,011
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,403

CERTIFICATE ISSUED MAY 8, 1974 NO. 526

AMERICAN BANK
LOVELAND

OFFICERS-

NORMAN E. RARICK, PRESIDENT; DAYTON E. JOHNSON, EXEC. VICE-PRESIDENT, MARY JANE HUBERT, CASHIER; GARY L. MOORE, VICE-PRESIDENT

DIRECTORS-

JACK DEVEREAUX, DAYTON E. JOHNSON, DALE R. NELSON, NORMAN E. RARICK, KENNETH R. WEEDIN, ERVIN D. WEINMEISTER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,437
B. INTEREST-BEARING BALANCES		397
2. SECURITIES		3,816
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,101	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,002
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		568
7. OTHER REAL ESTATE OWNED		69
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		232
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,221
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,107
(1) NONINTEREST-BEARING	2,991	
(2) INTEREST-BEARING	11,116	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		40
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		156
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,303
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		268
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		918
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		15,221

CERTIFICATE ISSUED MARCH 22, 1950 NO. 448

HOME STATE BANK
LOVELAND

OFFICERS-

JACK DEVEREAUX, PRESIDENT; NORMAN RARICK, EXEC VICE-PRESIDENT;
LEE TEDESCO, ALLAN J. BECKER, VICE-PRESIDENTS; DONNA FINDLEY, CASHIER

DIRECTORS-

JACK DEVEREAUX, NORMAN E. RARICK, MARLYN J. GERKEN, ROBERT W. TURNER,
CLARENCE H. STUMP, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,136
B. INTEREST-BEARING BALANCES		
2. SECURITIES		12,786
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	33,837	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	543	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		33,294
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,361
7. OTHER REAL ESTATE OWNED		1,810
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		941
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		59,428
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		54,672
(1) NONINTEREST-BEARING	10,286	
(2) INTEREST-BEARING	44,386	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		10
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		171
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		54,853
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,600
25. SURPLUS		2,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		775
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,575
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		59,428

CERTIFICATE ISSUED AUGUST 23, 1972 NO. 514

VALLEY BANK OF LYONS
LYONS

OFFICERS-

MICHAEL E. BENNETT, PRESIDENT; LINDA S. GORANSON, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD O'DELL, RICHARD CHENOWETH, MICHAEL E. BENNETT

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		339
B. INTEREST-BEARING BALANCES		
2. SECURITIES		943
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,953	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	35	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,918
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		362
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		92
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,654
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,935
(1) NONINTEREST BEARING	1,187	
(2) INTEREST-BEARING	3,748	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		191
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		34
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,160
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		94
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		494
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,654

CERTIFICATE ISSUED AUGUST 27, 1964 NO. 483

MANCOS VALLEY BANK
MANCOS

OFFICERS-

BEN SHAW, PRESIDENT; HAROLD J. WELAGE, VICE-PRESIDENT;
WAYNE L. EPPICH, CASHIER

DIRECTORS-

BEN D. SHAW, PATTERSON CURTIS, MICHAEL FLEMING, CHARLES L. MITCHELL,
LLOYD SEHNERT, HAROLD J. WELAGE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		747
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		1,501
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,034	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	61	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,973
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		234
7. OTHER REAL ESTATE OWNED		139
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		14
11. OTHER ASSETS		325
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,083
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,230
(1) NONINTEREST-BEARING	1,534	
(2) INTEREST-BEARING	7,696	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,282
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		125
25. SURPLUS		225
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		451
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		801
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,083

CERTIFICATE ISSUED MARCH 23, 1908 NO. 085

BANK OF MANITOU
MANITOU SPRINGS

OFFICERS-

GEORGE B. ACKER, CHAIRMAN OF THE BOARD; RODNEY BRECHTL, PRESIDENT/CEO;
RANDALL J. DICK, CASHIER

DIRECTORS-

GEORGE B. ACKER, RICHARD A. BAKER, RODNEY D. BRECHTL, JAMES C. DUVE,
MARTIN R. FRICK

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		777
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,328
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,195	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	143	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,052
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		155
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		160
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,022
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,220
(1) NONINTEREST-BEARING	3,016	
(2) INTEREST-BEARING	10,204	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		162
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,382
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		940
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,640
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		15,022

CERTIFICATE ISSUED SEPTEMBER 18, 1917 NO. 337

J. N. BEATY & CO., BANKERS
MANZANOLA

OFFICERS-

JOHN D. BEATY, PRESIDENT; ROGER W. SCHMIDT, EXEC. VICE-PRESIDENT;
CHERYL A. SMITH, CASHIER

DIRECTORS-

JOHN D. BEATY, SARA M. LESTER, WAYNE R. ADAMS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		427
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,325
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,341	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	31	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,310
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		15
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		66
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,143
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,362
(1) NONINTEREST-BEARING	584	
(2) INTEREST-BEARING	2,778	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		100
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		23
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,485
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		50
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		408
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		658
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,143

CERTIFICATE ISSUED MAY 15, 1920 NO. 397

MCCLAVE STATE BANK
MCCLAVE

OFFICERS-

SAM M. BOURNE, CHAIRMAN OF THE BOARD; H.H. FALCONBURG, PRESIDENT;
CHRIS L. ABRAMS, VICE-PRESIDENT/CASHIER

DIRECTORS-

SAMUEL M. BOURNE, H.H. FALCONBURG, LEO F. SHARP, JOHN A. SMARTT,
MORRIS E. TRAVIS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		300
B. INTEREST-BEARING BALANCES		149
2. SECURITIES		1,405
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,050
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,695	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	81	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,614
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		11
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		103
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,632
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,653
(1) NONINTEREST-BEARING	419	
(2) INTEREST-BEARING	4,234	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		87
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,740
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		332
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		892
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,632

CERTIFICATE ISSUED MARCH 24, 1983 NO. 600

PEOPLES STATE BANK
MEEKER

OFFICERS-

K. WILLIAM GEIB, PRESIDENT; K. KYLE REVELLE, VICE-PRESIDENT/CASHIER

DIRECTORS-

J.O. WEILAND, JUDY ESKELSON, GEORGE GALLAGHER, K. WILLIAM GEIB,
RUEBEN G. OLDLAND

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		306
B. INTEREST-BEARING BALANCES		
2. SECURITIES		912
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,293	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	120	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,173
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		63
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		458
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,162
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,912
(1) NONINTEREST-BEARING	526	
(2) INTEREST-BEARING	4,386	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,009
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		247-
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		153
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,162

CERTIFICATE ISSUED DECEMBER 30, 1970 NO. 500

FIRSTBANK OF MINTURN
MINTURN

OFFICERS-

ROGER A. BEHLER, PRESIDENT; KEVIN P. MCDONALD, VICE-PRESIDENT;
DOUGLAS L. EGLESTON, CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
J. ROBERT YOUNG, ROGER A. BEHLER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		470
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,296
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		220
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,973	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	50	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,923
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		60
7. OTHER REAL ESTATE OWNED		20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		68
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,057
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,609
(1) NONINTEREST-BEARING	420	
(2) INTEREST-BEARING	4,189	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		21
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,651
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		106
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		406
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,057

CERTIFICATE ISSUED AUGUST 27, 1936 NO. 430

BANK OF MONTE VISTA
MONTE VISTA

OFFICERS-

MAHLON T. WHITE, CHAIRMAN OF THE BOARD; WILLIS H. FASSETT, JR., VICE CHAIRMAN OF THE BOARD; J. BYRON UHRICH, PRESIDENT; LINDA HAGEDORN, VICE-PRESIDENT/CASHIER; DWIGHT FREEMAN, 1ST VICE-PRESIDENT; WILLIAM L. FASSETT, LYLE D. DYE, VICE-PRESIDENTS

DIRECTORS-

MAHLON T. WHITE, WILLIS H. FASSETT, JR., J. BYRON UHRICH, GORDON H. ROWE, JR., WILLIAM J. SCHUTTE, WILLIAM L. FASSETT

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,761
B. INTEREST-BEARING BALANCES		
2. SECURITIES		11,213
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,720
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,146	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	258	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,888
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		357
7. OTHER REAL ESTATE OWNED		527
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,308
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		36,774
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		31,914
(1) NONINTEREST-BEARING	8,824	
(2) INTEREST-BEARING	23,090	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		924
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,838
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		330
25. SURPLUS		1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,406
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,936
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		36,774

CERTIFICATE ISSUED JULY 31, 1986 NO. 618

FIRST MOUNTAIN STATE BANK
MONTROSE

OFFICERS-

C.U. O'NEILL, PRESIDENT; CHARLES G. O'NEILL, EXEC. VICE-PRESIDENT;
HAROLD B. HARTMAN, VICE-PRESIDENT

DIRECTORS-

C.U. O'NEILL, HAROLD B. HARTMAN, PERRY A. FLANIGAN, HARVEY E. COX,
E.J. CARRINGTON, JR., HARRISON LOESCH, HAROLD D. FRASIER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		146
B. INTEREST-BEARING BALANCES		3,572
2. SECURITIES		916
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		390
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,825	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	96	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,729
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		152
7. OTHER REAL ESTATE OWNED		117
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		283
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,305
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,739
(1) NONINTEREST-BEARING	9,710	
(2) INTEREST-BEARING	29	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		173
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,912
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		217
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		176
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,393
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,305

CERTIFICATE ISSUED NOVEMBER 15, 1978 NO. 557

MONTROSE STATE BANK
MONTROSE

OFFICERS-

JERRY B. WHITE, PRESIDENT; HERBERT L. ENSLEY, VICE-PRESIDENT

DIRECTORS-

BILL J. ANDERSON, JAMES W. RENFROW, A. EUGENE OMERNIK, JERRY B. WHITE, C.M. ABERNATHY, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		756
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,055
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		125
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,518	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	123	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,395
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		473
7. OTHER REAL ESTATE OWNED		154
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		171
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,129
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,903
(1) NONINTEREST-BEARING	2,257	
(2) INTEREST-BEARING	9,646	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		112
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,015
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		414
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,114
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,129

CERTIFICATE ISSUED JANUARY 26, 1976 NO. 540

EL PASO COUNTY BANK
MONUMENT

OFFICERS-

STEPHEN A. KERTON, PRESIDENT; JAMES W. WYSS, W. RON HANSEN, VICE-PRESIDENTS; MARGARET J. SAYERS, CASHIER

DIRECTORS-

WINTON A. WINTER, JAMES W. WYSS, STEPHEN A. KERTON, W. RON HANSEN, M. KELLY DESMARTEAU AND FRED C. LITTOOY, ADVISORY ONLY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,622
B. INTEREST-BEARING BALANCES		288
2. SECURITIES		6,885
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,150
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,649	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	101	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,548
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		365
7. OTHER REAL ESTATE OWNED		81
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		253
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,192
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,069
(1) NONINTEREST-BEARING	5,025	
(2) INTEREST-BEARING	15,044	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		292
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,361
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		931
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,831
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		22,192

CERTIFICATE ISSUED JULY 5, 1972 NO. 512

MONTROSE COUNTY BANK
NATURITA

OFFICERS-

TERRENCE R. SULLIVAN, PRESIDENT/CASHIER; DAVID G. WOOD, VICE-PRESIDENT

DIRECTORS-

DAVID G. WOOD, DANIEL CRANE, ERNEST M. COOPER, TERRENCE R. SULLIVAN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		343
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,679
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		775
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,985	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	58	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,927
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		153
7. OTHER REAL ESTATE OWNED		119
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		114
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,110
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,487
(1) NONINTEREST-BEARING	1,345	
(2) INTEREST-BEARING	5,142	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		61
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,548
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		105
25. SURPLUS		345
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		112
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		562
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,110

CERTIFICATE ISSUED JULY 8, 1974 NO. 529

CITYWIDE BANK OF NORTHGLENN
NORTHGLENN

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; ROBERT L. DAVIS, JR., PRESIDENT; MARK F. LARSEN, VICE-PRESIDENT; CYNTHIA PAYNE, CASHIER/VICE-PRESIDENT

DIRECTORS-

HAROLD R. LACY, GEORGE T. SWEENEY, CHARLES R. SILLSTROP, ROBERT E. GREY, WILLIAM G. ROSS, BARBARA J. POWERS, ROBERT L. DAVIS, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,011
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,668
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,390
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,835	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	174	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,661
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		180
7. OTHER REAL ESTATE OWNED		1,873
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		534
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,317
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,315
(1) NONINTEREST BEARING	6,520	
(2) INTEREST-BEARING	16,795	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		103
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,418
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		470
25. SURPLUS		1,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		329
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,899
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		25,317

CERTIFICATE ISSUED MARCH 1, 1950 NO. 447

SAN MIGUEL BASIN STATE BANK
NORWOOD

OFFICERS-

DAN D. NOBLE, PRESIDENT; CLINTON BOOTH, EXECUTIVE VICE-PRESIDENT

DIRECTORS-

DAN D. NOBLE, LORNA J. LUPTON, DONALD J. ORENTO, DAVIS M. WATSON, CLINTON W. BOOTH

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,089
B. INTEREST-BEARING BALANCES		223
2. SECURITIES		2,641
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,469	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	40	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,429
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		323
7. OTHER REAL ESTATE OWNED		875
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		151
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,831
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,950
(1) NONINTEREST-BEARING	1,975	
(2) INTEREST-BEARING	9,975	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		34
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,984
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		375
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		72
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		847
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,831

CERTIFICATE ISSUED AUGUST 23, 1976 NO. 544

OLATHE STATE BANK
OLATHE

OFFICERS-

LESTER R. WILSON, PRESIDENT/CEO; DOLORES KILLEN, VICE-PRESIDENT/CASHIER

DIRECTORS-

WALTER J. WALDOW, WALLACE Q. ANDERSON, LESTER R. WILSON,
ORVILLE L. CALLAWAY, VEREL L. CATLIN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		495
B. INTEREST-BEARING BALANCES		
2. SECURITIES		600
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,036	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	64	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,972
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		72
7. OTHER REAL ESTATE OWNED		134
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		115
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,888
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,605
(1) NONINTEREST-BEARING	1,053	
(2) INTEREST-BEARING	3,552	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		4
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		22
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,631
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		143
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		257
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,888

CERTIFICATE ISSUED AUGUST 28, 1913 NO. 270

CITIZENS STATE BANK OF OURAY
OURAY

OFFICERS-

DAVID G. WOOD, PRESIDENT; BRUCE PHILLIPS, VICE-PRESIDENT;
DONALD HANHARDT, VICE-PRESIDENT/CASHIER

DIRECTORS-

DAVID G. WOOD, RAYMOND P. WOOD II, M.D., BRUCE PHILLIPS,
JOHN A. GALLEY, JR., DONALD D. HANHARDT

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		560
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,164
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,496	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,426
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		157
7. OTHER REAL ESTATE OWNED		75
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		458
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,040
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,087
(1) NONINTEREST-BEARING	3,076	
(2) INTEREST-BEARING	11,011	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,169
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		180
25. SURPLUS		570
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,121
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,871
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,040

CERTIFICATE ISSUED APRIL 27, 1908 NO. 147

CITIZENS BANK OF PAGOSA SPRINGS
PAGOSA SPRINGS

OFFICERS-

DONALD W. WINTER, CHAIRMAN OF THE BOARD/PRESIDENT; PATTERSON CURTIS, EXEC. VICE-PRESIDENT; JAMES W. SUTTON, VICE-PRESIDENT; DAVID B. WINTER, CASHIER

DIRECTORS-

DONALD W. WINTER, PATTERSON CURTIS, JOYCE WINTER, RONALD B. AULT, HAROLD SCHUTZ

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,640
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,936
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,148	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	305	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,843
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		267
7. OTHER REAL ESTATE OWNED		509
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		672
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,867
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,541
(1) NONINTEREST-BEARING	5,693	
(2) INTEREST-BEARING	15,848	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1,650
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		229
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,420
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,447
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,447
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		25,867

CERTIFICATE ISSUED AUGUST 11, 1977 NO. 550

PAONIA STATE BANK
PAONIA

OFFICERS-

DON FOSTER, PRESIDENT; ALICE CAGLE, VICE-PRESIDENT; FRED KOOGLER, JR., CASHIER

DIRECTORS-

DON E. FOSTER, RACHAEL E. FOSTER, ORVILLE H. SCHNEIDER, DONALD D. HOLT, ROLLAND L. HOLT, GILBERT C. WILSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		488
B. INTEREST BEARING BALANCES		892
2. SECURITIES		2,254
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		60
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,610	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	90	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,520
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		116
7. OTHER REAL ESTATE OWNED		316
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		212
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,858
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,199
(1) NONINTEREST BEARING	990	
(2) INTEREST BEARING	6,209	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		38
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,237
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		221
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		621
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,858

CERTIFICATE ISSUED MARCH 6, 1978 NO. 555

BANK OF THE WEST
PARKER

OFFICERS-

AUGUST J. FISCHER, PRESIDENT; CAROL SHARP, VICE-PRESIDENT;
JANICE HEIDRICK, CASHIER

DIRECTORS-

FRED DRANSFELDT, AUGUST J. FISCHER, CAROL SHARP, NEAL M. PRICE,
CHARLES S. HOVER, JR., WALLACE E. CARROLL, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,702
B. INTEREST-BEARING BALANCES		519
2. SECURITIES		7,107
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,935	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	291	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,644
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		451
7. OTHER REAL ESTATE OWNED		1,303
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		667
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,393
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,183
(1) NONINTEREST-BEARING	5,601	
(2) INTEREST-BEARING	18,582	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		128
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		88
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,399
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		378
25. SURPLUS		622
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		994
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,994
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		26,393

NO. 560

CERTIFICATE ISSUED FEBRUARY 8, 1979DO

PLATTEVILLE STATE BANK
PLATTEVILLE

OFFICERS

DONALD M. STROUP, PRESIDENT; DONALD S. CAMENGA, VICE-PRESIDENT/CASHIER

DIRECTORS

DONALD S. CAMENGA, SUSAN L. PYLES, DONALD M. STROUP, JERRY MILLER, A.B. TRAUTWEIN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		450
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		394
B. INTEREST-BEARING BALANCES		797
2. SECURITIES		360
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,565	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	25	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,540
5. ASSETS HELD IN TRADING ACCOUNTS		220
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		168
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		68
11. OTHER ASSETS		4,997
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		
LIABILITIES:		
13. DEPOSITS:		4,568
A. IN DOMESTIC OFFICES	1,481	
(1) NONINTEREST-BEARING	3,087	
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		28
20. OTHER LIABILITIES		4,596
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		250
24. COMMON STOCK		250
25. SURPLUS		99-
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		401
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,997
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		

CERTIFICATE ISSUED JULY 6, 1976 NO. 542

CENTENNIAL BANK OF BLENDE
PUEBLO

OFFICERS-

RAY E. ROBINSON, PRESIDENT; DARYL THIERER, CASHIER/VICE PRESIDENT

DIRECTORS-

SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON, ROBERT H. REDWINE, M.D., DARRYL BIGGERSTAFF, DR. P. ANTHONY ZEISS, DANIEL L. TANNER, LEE W. SIMPSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		709
B. INTEREST BEARING BALANCES		
2. SECURITIES		3,846
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,525
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,632	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	80	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,552
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		394
7. OTHER REAL ESTATE OWNED		35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		179
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,240
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,019
(1) NONINTEREST BEARING	2,128	
(2) INTEREST BEARING	8,891	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,117
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		303
25. SURPLUS		370
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		450
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,123
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,240

CERTIFICATE ISSUED FEBRUARY 18, 1908 NO. 101

MINNEQUA BANK OF PUEBLO
PUEBLO

OFFICERS-

MAHLON T. WHITE, CHAIRMAN OF THE BOARD/PRESIDENT; SAM F. FALSETTO, EXEC. VICE-PRESIDENT; ROBERT L. FREEMAN, SR. VICE-PRESIDENT; VERNON K. COCHRAN, VICE-PRESIDENT/CASHIER; PHILIP E. BOSCHEN, CHARLINE BURKHARD, WALTER E. CARSELLA, ROSE MASTERANTONIO, ROBERT W. POBST, LUCILLE WILCOX, VICE-PRESIDENTS

DIRECTORS-

EDWARD J. DEROSE, SAM F. FALSETTO, CHARLES C. JETT, WALTER J. PREDOVICH, HAROLD E. MABIE, JR., OTTO W. SNAPP, JR., JAMES R. STJERNHOLM, JAKE T. VIDMAR, JR., BEN WEINDLING, MAHLON T. WHITE, H. EUGENE WILCOXSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,320
B. INTEREST-BEARING BALANCES		2,000
2. SECURITIES		35,812
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	65,104	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	613	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		64,491
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		4,936
7. OTHER REAL ESTATE OWNED		2,652
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,958
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		123,469
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		112,889
(1) NONINTEREST-BEARING	19,694	
(2) INTEREST-BEARING	93,195	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,245
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		114,134
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,125
25. SURPLUS		3,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,710
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		9,335
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		123,469

CERTIFICATE ISSUED JANUARY 14, 1980 NO. 568

PUEBLO BOULEVARD BANK
PUEBLO

OFFICERS-

LAWRENCE M. PEARSON, PRESIDENT; MARK A. MILLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

REGINALD LANDRUM, DR. WILLIAM LEWALLEN, JR., SUE MASTRO, EUGENE RIKE, DR. LYNN PHELPS, KEITH SMOKSTAD, M. EDMUND VALLEJO, L.M. PEARSON, JOHN N. SPEARING

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		959
B. INTEREST-BEARING BALANCES		
2. SECURITIES		920
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		495
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,914	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	59	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,855
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		120
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		92
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,441
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,483
(1) NONINTEREST-BEARING	1,730	
(2) INTEREST-BEARING	5,753	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,558
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		283
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		883
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,441

CERTIFICATE ISSUED NOVEMBER 1, 1908 NO. 174

THE PUEBLO BANK AND TRUST COMPANY
PUEBLO

OFFICERS-

FREDERICK A. ESGAR, CHAIRMAN OF THE BOARD; EARL F. LEHIGH, PRESIDENT; RON MEEK, EXEC. VICE-PRESIDENT; JAMES A. MCCLEARN, SR. VICE-PRESIDENT/CASHIER; DAROLD L. DREW, JAMES A. MURRAY, SR. VICE-PRESIDENTS; SHERMAN H. FRENCH, GERALD E. SHORT, KENNETH F. HUNTER, STEVEN E. MELVIN, RICHARD T. TEMPELMAN, FIRST VICE-PRESIDENTS; ROBERT J. PATTEE, JR., VICE-PRESIDENT

DIRECTORS-

KERRY D. GLADNEY, JAMES H. KIRKLAND, EARL F. LEHIGH, RICK SIMPSON, WILLIAM A. SIMPSON, JOSEPH O. WATSON, III, THOMAS R. WELTE, DAVID ESGAR, FREDERICK A. ESGAR, FRANK R. ALLEN, ROLAND FARICY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		10,385
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		37,401
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		10,410
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	67,444	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	982	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		66,462
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,455
7. OTHER REAL ESTATE OWNED		496
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,702
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		129,511
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		113,052
(1) NONINTEREST-BEARING	19,127	
(2) INTEREST-BEARING	93,925	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		5,650
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		497
16. OTHER BORROWED MONEY		290
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,019
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		120,508
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,250
25. SURPLUS		4,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,503
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		9,003
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		129,511

CERTIFICATE ISSUED NOVEMBER 14, 1950 NO. 451

UNITED BANK OF PUEBLO
PUEBLO

OFFICERS-

CRAIG A. OCKERS, PRESIDENT; VINCENT L. VIGIL, SR. VICE-PRESIDENT;
JOYCE SOCIER, CASHIER; NANCY E. SELBY, JOHN THOMPSON, VICE-PRESIDENTS

DIRECTORS-

JOHN T. AGUILERA, RICHARD B. CAPEK, WALTER D. CARROLL, THOMAS T. FARLEY,
STRAUD J. FREDREGILL, WILLIAM ANSEL GOWER, ROBERT A. JACKSON,
BRET KELLY, JEROME L. LINDBERG, SAM T. MUSSO, CRAIG A. OCKERS,
ETHELYN POTESTIO, ROBERT H. RICE, ERNAMARIE WILLIAMS, THOMAS P. O'ROURKE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,831
B. INTEREST-BEARING BALANCES		3,900
2. SECURITIES		7,792
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		240
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	38,192	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	632	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		37,560
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,931
7. OTHER REAL ESTATE OWNED		1,031
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,698
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		59,983
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		54,189
(1) NONINTEREST-BEARING	11,139	
(2) INTEREST-BEARING	43,050	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		983
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		688
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		55,860
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,373
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,123
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		59,983

CERTIFICATE ISSUED JANUARY 18, 1982 NO. 588

BANK OF SOUTHERN COLORADO
PUEBLO WEST

OFFICERS-

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, CASHIER

DIRECTORS-

G.G. ANDERSEN, HOWARD BRUNER, HENRY PARKER, WILLIAM G. TURMAN, TRAVIS L. WALLER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		587
B. INTEREST-BEARING BALANCES		
2. SECURITIES		218
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,950	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	27	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,923
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		362
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		42
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,382
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,632
(1) NONINTEREST-BEARING	720	
(2) INTEREST-BEARING	2,912	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,653
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		351
25. SURPLUS		217
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		161
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		729
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,382

CERTIFICATE ISSUED JANUARY 21, 1963 NO. 479

BANK OF RANGELY
RANGELY

OFFICERS-

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, SR. VICE-PRESIDENT/CASHIER;
KATHERINE DELLINGER, KATHRYN BURKE, VICE-PRESIDENTS

DIRECTORS-

BOB H. WHITE, JON L. BLOCKER, HAROLD WARDELL, F.L. SEEBAUM,
DANIEL R. CARTIER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		798
B. INTEREST-BEARING BALANCES		1,495
2. SECURITIES		4,804
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		775
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,652	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,553
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		415
7. OTHER REAL ESTATE OWNED		309
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		130
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,279
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,961
(1) NONINTEREST-BEARING	1,871	
(2) INTEREST-BEARING	10,090	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,067
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		190
25. SURPLUS		510
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		512
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,212
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,279

CERTIFICATE ISSUED MAY 13, 1983 NO. 602

RIO BLANCO STATE BANK
RANGELY

OFFICERS-

E. A. GUTHRIE, PRESIDENT; DANIEL SIMON, VICE-PRESIDENT;
CLAUDIA K. CAMPBELL, CASHIER

DIRECTORS-

E.A. GUTHRIE, KEITH E. POOLE, CARL B. RECTOR, HERSHL B. PILCHER,
GEORGE ROBERT LEWIS, ROBERT COTT, DANIEL SIMON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		352
B. INTEREST-BEARING BALANCES		862
2. SECURITIES		5,553
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		530
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,771	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	80	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,691
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		84
7. OTHER REAL ESTATE OWNED		72
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		194
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,338
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,698
(1) NONINTEREST-BEARING	744	
(2) INTEREST-BEARING	9,954	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		55
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,753
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		85
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		585
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,338

CERTIFICATE ISSUED NOVEMBER 6, 1981 NO. 587

REGIONAL BANK OF RIFLE
RIFLE

OFFICERS-

GARY S. WARD, PRESIDENT; WILLIAM L. CRUMB, VICE PRESIDENT/CASHIER

DIRECTORS-

DONALD LEE CURRIE, WILLIAM L. CRUMB, RUSSELL GEORGE, JOHN R. SCHENK, WILLIAM J. MOULTON, GARY S. WARD, WALTER M. GEORGE, RICHARD C. JOLLEY, SIDNEY AZEEZ

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,586
B. INTEREST-BEARING BALANCES		786
2. SECURITIES		5,766
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		410
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,742	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,642
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		285
7. OTHER REAL ESTATE OWNED		339
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		295
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,109
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,346
(1) NONINTEREST-BEARING	3,697	
(2) INTEREST-BEARING	11,649	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,416
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		486
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		107
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		693
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,109

CERTIFICATE ISSUED JANUARY 5, 1949 NO. 445

EMPIRE STATE BANK
ROCKY FORD

OFFICERS-

PAULINE E. GOODWIN, CHAIRMAN OF THE BOARD; P.G. KREPS, PRESIDENT;
DENNIS L. KREPS, AL KREPS, VICE-PRESIDENTS; DENNIS KREPS, CASHIER

DIRECTORS-

R.G. LOFLIN, LARRY CHENEY, P.G. KREPS, PAULINE GOODWIN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		459
B. INTEREST-BEARING BALANCES		1,959
2. SECURITIES		2,102
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,034	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	45	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,989
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		81
7. OTHER REAL ESTATE OWNED		105
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		794
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,489
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,248
(1) NONINTEREST-BEARING	919	
(2) INTEREST-BEARING	6,329	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		193
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,441
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		470
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		378
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,048
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,489

CERTIFICATE ISSUED APRIL 22, 1975 NO. 531

CHAFFEE COUNTY BANK
SALIDA

OFFICERS-

CHARLES J. FORSTER, PRESIDENT; DENNIS MITCHELL, JEFFREY D. SNYDER, VICE-PRESIDENTS; ELIZABETH PROPERNICK, CASHIER

DIRECTORS-

WENDELL F. HUTCHINSON, W. GERRY IMIG, DONALD R. MCQUEEN, THOMAS G. SANDELL, CHARLES J. FORSTER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,439
B. INTEREST-BEARING BALANCES		8,249
2. SECURITIES		400
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,591	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	154	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,437
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		530
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		364
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,419
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,886
(1) NONINTEREST-BEARING	2,742	
(2) INTEREST-BEARING	18,144	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		255
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		189
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,330
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,089
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,089
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		23,419

CERTIFICATE ISSUED JUNE 14, 1963 NO. 480

VALLEY BANK
SECURITY

OFFICERS-

LEO H. VERVERS, CHAIRMAN OF THE BOARD/PRESIDENT; MICHAEL B. MCDONELL, EXEC. VICE-PRESIDENT; THOMAS S. MASER, SR. VICE-PRESIDENT; SUZANNE CLIFT, VICE-PRESIDENT/CASHIER; MARY JEAN CIEMIEWICZ, GEORGE W. DUNCAN, JR., VICE-PRESIDENTS

DIRECTORS-

MICHAEL B. MCDONELL, NICHOLAS L. LOVITT, MICHAEL A. MIENTKA, GEORGE W. DUNCAN, JR., LEO H. VERVERS, EUGENE G. HOLT, A.K. STEMLER, CHARLES L. VERVERS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,827
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		9,502
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,275
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,024	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	185	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,839
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,574
7. OTHER REAL ESTATE OWNED		152
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		135
11. OTHER ASSETS		3,338
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		39,741
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		35,767
(1) NONINTEREST-BEARING	10,324	
(2) INTEREST-BEARING	25,443	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		301
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		245
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		36,313
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		878
25. SURPLUS		1,122
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,428
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,428
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		39,741

CERTIFICATE ISSUED JULY 8, 1974 NO. 528

ALPINE BANK OF SNOWMASS VILLAGE
SNOWMASS VILLAGE

OFFICERS-

STEPHEN BRIGGS, PRESIDENT; STAN KORNASIEWICZ, DAVE SLAYBAUGH, VICE-PRESIDENTS

DIRECTORS-

WALLACE A.E. DEBEQUE, RODNEY E. SLIFER, WALLY DALLENBACH, JACK E. EDGINGTON, ROBERT F. DOWNS, STEPHEN BRIGGS, PETER N. GUY, WILLIAM B. VOLLBRACHT, J. ROBERT YOUNG, ERNEST GIANINETTI

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,175
B. INTEREST-BEARING BALANCES		1,583
2. SECURITIES		4,553
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,967	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	153	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,814
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		389
7. OTHER REAL ESTATE OWNED		84
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		353
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,951
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,014
(1) NONINTEREST-BEARING	5,588	
(2) INTEREST-BEARING	16,426	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		280
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,393
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		260
25. SURPLUS		380
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		918
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,558
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		23,951

CERTIFICATE ISSUED FEBRUARY 22, 1978 NO. 554

BACA STATE BANK
SPRINGFIELD

OFFICERS-

RICHARD PATTERSON, PRESIDENT; ROBERT DOWELL, DONNA DOWELL, VICE-PRESIDENTS; HALLIE C. JORDAN, CASHIER

DIRECTORS-

OLEN H. HARDY, GLENN DROSSELMEYER, JOHN MORRISON, JR., BERNARD C. NEILL, RICHARD H. PATTERSON, FRANK WILLSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,973
B. INTEREST-BEARING BALANCES		
2. SECURITIES		21,909
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,834	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	58	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,776
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		224
7. OTHER REAL ESTATE OWNED		235
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		72
11. OTHER ASSETS		550
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		30,839
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,551
(1) NONINTEREST BEARING	2,297	
(2) INTEREST BEARING	25,254	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		323
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,874
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,765
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,965
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		30,839

CERTIFICATE ISSUED MAY 8, 1975 NO. 533

BANK NORTHWEST
STEAMBOAT SPRINGS

OFFICERS-

DALE A. PETERS, PRESIDENT; EDWARD GOODYEAR, JAMES WINTER, VICE-PRESIDENTS; JULIE WALSH, CASHIER

DIRECTORS-

DALE A. PETERS, TY LOCKHART, WILLIAM D. LORING, ROBERT G. MOSS, THOMAS SHARP, PAUL W. SMITH, GLADYS WERNER WALKER, RICHARD E. YEAGER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,282
B. INTEREST-BEARING BALANCES		4,023
2. SECURITIES		4,337
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,879	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	225	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,654
5. ASSETS HELD IN TRADING ACCOUNTS		248
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,047
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		472
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,663
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,445
(1) NONINTEREST BEARING	4,664	
(2) INTEREST-BEARING	18,781	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		304
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,749
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		377
25. SURPLUS		953
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		584
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,914
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		25,663

CERTIFICATE ISSUED MAY 2, 1918 NO. 346

COMMERCIAL SAVINGS BANK OF STERLING
STERLING

OFFICERS--

VERN CARTER, CHAIRMAN OF THE BOARD; DAN E. LONG, PRESIDENT/CEO; WAYNE J. PIMPLE, SR. VICE-PRESIDENT; STEPHEN L. MAY, VICE-PRESIDENT/CASHIER

DIRECTORS-

VERN CARTER, GALEN BAMFORD, JON P. COATES, ROBERT C. MCATEE, DAN E. LONG, THOMAS A. PAISON, JOHN NICHOLS, JERRY C. REEVES, WAYNE J. PIMPLE, CHARLES KREAGER, ADVISORY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,473
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		6,891
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,285
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	39,841	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	945	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		38,896
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		672
7. OTHER REAL ESTATE OWNED		1,639
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,009
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		55,065
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		49,504
(1) NONINTEREST-BEARING	5,357	
(2) INTEREST-BEARING	44,147	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		77
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		322
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		49,903
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		450
25. SURPLUS		2,550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,162
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,162
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		55,065

CERTIFICATE ISSUED FEBRUARY 14, 1925 NO. 417

UNITED BANK OF STERLING
STERLING

OFFICERS-

CLAYTON G. MAMMEL, CHAIRMAN OF THE BOARD/PRESIDENT/CEO; DEAN E. KASPER, EXEC. VICE-PRESIDENT; ROBERT A. HESSLER, SR. VICE-PRESIDENT; THOMAS L. THOMAS, VICE-PRESIDENT; ROGER BELLENDIR, CASHIER

DIRECTORS-

KENNETH E. ANDERSON, DEAN HILER, DEAN E. KASPER, CLAYTON G. MAMMEL, REX MONAHAN, HENRY F. SCHAFFER, E.S. VAN BERG, HERBERT H. VENDEMOER, FRANK H. WALSH

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		7,000
B. INTEREST BEARING BALANCES		13,287
2. SECURITIES		29,616
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	40,729	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,390	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		39,339
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		628
7. OTHER REAL ESTATE OWNED		393
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,056
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		96,319
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		89,019
(1) NONINTEREST BEARING	11,684	
(2) INTEREST BEARING	77,335	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		100
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		1
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		90
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		89,210
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2,000
25. SURPLUS		5,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		109
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		7,109
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		96,319

CERTIFICATE ISSUED JUNE 27, 1969 NO. 495

BANK OF TELLURIDE
TELLURIDE

OFFICERS-

MICHAEL S. LOKEN, PRESIDENT; F. WILLIAM DODGE, VICE-PRESIDENT/CASHIER

DIRECTORS-

PERRY SANT, BRUCE ROBINSON, MARC KRAUSE, DAVID MALLETTE, MICHAEL LOKEN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,927
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,564
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,268	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	140	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,128
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		264
7. OTHER REAL ESTATE OWNED		133
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		370
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,086
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,961
(1) NONINTEREST-BEARING	3,569	
(2) INTEREST-BEARING	11,392	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		66
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,027
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		75
25. SURPLUS		495
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		489
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,059
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,086

CERTIFICATE ISSUED JULY 3, 1985 NO. 614

CITYWIDE BANK OF THORNTON
THORNTON

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; HAROLD R. LACY, PRESIDENT;
CYNTHIA PAYNE, VICE-PRESIDENT

DIRECTORS-

HAROLD R. LACY, BARBARA J. POWERS, WILLIAM G. ROSS,
CHARLES R. SILLSTROP, GEORGE T. SWEENEY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,088
B. INTEREST-BEARING BALANCES		
2. SECURITIES		545
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		475
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,912	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,839
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		639
7. OTHER REAL ESTATE OWNED		415
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		7
11. OTHER ASSETS		82
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,090
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,692
(1) NONINTEREST-BEARING	2,196	
(2) INTEREST-BEARING	5,496	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		54
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,746
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		44
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,344
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,090

CERTIFICATE ISSUED FEBRUARY 7, 1963 NO. 478

NORTH VALLEY BANK
THORNTON

OFFICERS-

IVAN FUGATE, CHAIRMAN OF THE BOARD/PRESIDENT; ROBERT W. BERRY, EXEC. VICE-PRESIDENT; DAVID T. MANLEY, JR., SR. VICE-PRESIDENT; CASSANDRA TYRRELL, SR. VICE-PRESIDENT/CASHIER; P. WE[illegible]ELL MEADOWS, MARY ANN RECORD, SANDRA A. BLACKMORE, VICE-PRESIDEN[illegible]

DIRECTORS-

IVAN D. FUGATE, JAMES W. LANGLEY, M.D., ROBERT W. BERRY, CASSANDRA TYRRELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,184
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		10,479
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,890
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,927	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	408	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23,519
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		801
7. OTHER REAL ESTATE OWNED		453
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		632
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		45,258
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		37,692
(1) NONINTEREST-BEARING	12,907	
(2) INTEREST-BEARING	24,785	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		2,000
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		347
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		277
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		40,316
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,942
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,942
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		45,258

CERTIFICATE ISSUED NOVEMBER 24, 1967 NO. 490

FIRSTBANK OF VAIL
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; MARK RISTOW, EXEC. VICE-PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, J. ROBERT YOUNG,
GEORGE C. WILLIAMS, ROGER A. BEHLER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,652
B. INTEREST-BEARING BALANCES		
2. SECURITIES		12,618
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,388
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	42,672	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	581	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		42,091
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,435
7. OTHER REAL ESTATE OWNED		393
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,097
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		68,674
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		63,617
(1) NONINTEREST-BEARING	17,805	
(2) INTEREST-BEARING	45,812	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		3
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		259
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		450
20. OTHER LIABILITIES		237
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		64,566
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,100
25. SURPLUS		1,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,508
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,108
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		68,674

CERTIFICATE ISSUED FEBRUARY 7, 1955 NO. 459

NORTH PARK STATE BANK
WALDEN

OFFICERS-

CHRIS M. FURNEAUX, PRESIDENT; RICHARD W. PEDEN, VICE-PRESIDENT/CASHIER;
ROSA M. DOWDELL, VICE-PRESIDENT

DIRECTORS-

CHRIS M. FURNEAUX, RUTH T. FURNEAUX, DAVID E. WATTENBERG,
ROSA M. DOWDELL, RICHARD W. PEDEN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		418
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,211
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		990
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,960	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,890
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		72
7. OTHER REAL ESTATE OWNED		31
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		5
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		183
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,800
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,617
(1) NONINTEREST-BEARING	1,819	
(2) INTEREST-BEARING	6,798	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		45
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,662
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		475
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		513
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,138
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,800

CERTIFICATE ISSUED JULY 31, 1916 NO. 313

COLORADO STATE BANK OF WALSH
WALSH

OFFICERS-

LARRY E. HARPER, CHAIRMAN OF THE BOARD/PRESIDENT; JUDY BEZONA, VICE-PRESIDENT/CASHIER; GARY BRYAN, VICE-PRESIDENT

DIRECTORS-

LARRY E. HARPER, GARY BRYAN, JUDY BEZONA, THOMAS K. BENSHOP

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,703
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		2,640
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		50
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,109	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	325	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,784
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		336
7. OTHER REAL ESTATE OWNED		135
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		550
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,298
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,061
(1) NONINTEREST BEARING	2,369	
(2) INTEREST BEARING	15,692	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		203
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,264
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		284
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,034
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		19,298

CERTIFICATE ISSUED DECEMBER 27, 1978 NO. 559

CUSTER COUNTY BANK
WESTCLIFFE

OFFICERS-

BILL BOWLDS, PRESIDENT; BRENT FRAZEE, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

BILL BOWLDS, BRENT FRAZEE, STANLEY A. COLEMAN, JACK E. SHORT, EARL E. CRESS, ROBERT B. DONLEY, VERNA JEAN RUSK, ROBERT M. SENDERHAUF, ROBERT L. PARKER, ADVISORY DIRECTOR

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		317
B. INTEREST-BEARING BALANCES		385
2. SECURITIES		616
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,520
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,736	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,673
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		110
7. OTHER REAL ESTATE OWNED		357
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		183
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,161
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,451
(1) NONINTEREST-BEARING	1,199	
(2) INTEREST-BEARING	4,252	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		37
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		39
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,527
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		159
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		275
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		634
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		6,161

CERTIFICATE ISSUED JULY 29, 1982 NO. 594

BANK OF WESTMINSTER
WESTMINSTER

OFFICERS-

DAN DOERGE, PRESIDENT; THOMAS T. HARMAN, VICE-PRESIDENT; WANDA S. SMITH, VICE-PRESIDENT/CASHIER

DIRECTORS-

CRAIG A. CARLSON, DENNIS D. DOBSON, DAN T. DOERGE, RICHARD A. GARTRELL, GARY T. POTTER, M. KENT WINKER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,066
B. INTEREST-BEARING BALANCES		
2. SECURITIES		413
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		740
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,515	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	389	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,126
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		375
7. OTHER REAL ESTATE OWNED		60
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		105
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,885
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,732
(1) NONINTEREST-BEARING	2,315	
(2) INTEREST-BEARING	5,417	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		150
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,882
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		249
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		248
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,885

CERTIFICATE ISSUED FEBRUARY 4, 1970 NO. 498

CITIZENS BANK OF WESTMINSTER
WESTMINSTER

OFFICERS-

THOMAS M. JONES, PRESIDENT; CARL CHARETTE, EXECUTIVE VICE PRESIDENT;
MARY JANE HANSEN, VICE-PRESIDENT/CASHIER

DIRECTORS-

WILBUR FLACHMAN, PAUL F. GLASGOW, DONALD H. HOCH, DONALD K. HOGOBOOM,
THOMAS M. JONES, KENNETH A. PLATT, JERRY J. TEPPER, BERGER G. WALLIN,
STEPHEN C. THOMASON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,547
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,823
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,330
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,222	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	459	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		22,763
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		765
7. OTHER REAL ESTATE OWNED		572
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		614
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		36,414
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		33,324
(1) NONINTEREST-BEARING	9,790	
(2) INTEREST-BEARING	23,534	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		223
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,547
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,367
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,867
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		36,414

CERTIFICATE ISSUED JANUARY 23, 1986 NO. 617

UNITED BANK OF WESTMINSTER
WESTMINSTER

OFFICERS-

B.J. STELLING, CHAIRMAN OF THE BOARD/CEO; KENNETH W. ZELIE, PRESIDENT;
JOANNE CHRISTENSON, VICE-PRESIDENT/CASHIER

DIRECTORS-

MICHAEL S. BYRNE, JOHN F. CURRAN, ROBERT H. DRESSEL, B.J. STELLING,
ALVERN K. GARDNER, WILLIAM E. GREENEWALD, EUGENE A. LANG,
JOHN A. TERHAR, SR., KENNETH W. ZELIE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		620
B. INTEREST-BEARING BALANCES		3,350
2. SECURITIES		878
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,801	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	61	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,740
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		399
7. OTHER REAL ESTATE OWNED		25
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		144
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,156
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,752
(1) NONINTEREST-BEARING	2,164	
(2) INTEREST-BEARING	7,588	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		11
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		85
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,848
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		108
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,308
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,156

CERTIFICATE ISSUED DECEMBER 17, 1973 NO. 524

CITYWIDE BANK OF APPLEWOOD
WHEAT RIDGE

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; BARBARA J. POWERS, PRESIDENT;
CYNTHIA M. PAYNE, VICE-PRESIDENT/CASHIER

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D.,
BARBARA J. POWERS, WILLIAM G. ROSS, JAMES T. RUTHERFORD,
CHARLES R. SILLSTROP, THOMAS I. SWEENEY, M.D., GEORGE T. SWEENEY,
HAROLD LACY, ADVISORY DIRECTOR

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,700
B. INTEREST-BEARING BALANCES		201
2. SECURITIES		4,712
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	36,566	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	371	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		36,195
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,791
7. OTHER REAL ESTATE OWNED		3,804
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		782
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		54,385
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		49,379
(1) NONINTEREST-BEARING	8,194	
(2) INTEREST-BEARING	41,185	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		244
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		49,623
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		720
25. SURPLUS		1,340
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,702
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,762
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		54,385

CERTIFICATE ISSUED SEPTEMBER 30, 1985 NO. 615

INTERNATIONAL BANK OF WHEAT RIDGE
WHEAT RIDGE

OFFICERS-

GARTH THOMAS, CHAIRMAN OF THE BOARD/PRESIDENT; MICHELLE DEWIT, CASHIER

DIRECTORS-

MERLE E. ALBRECHT, JACK C. KENT, JOANN CORN, KENNETH I. DANNEBERG, STEPHEN G. SEAY, JOHN R. SIMMONS, RICHARD TUCKER, GARTH THOMAS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		802
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,894
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		341
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,739	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	72	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,667
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		385
7. OTHER REAL ESTATE OWNED		102
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		232
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,423
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,885
(1) NONINTEREST-BEARING	2,029	
(2) INTEREST-BEARING	10,856	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		112
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,997
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		226
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,426
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,423

CERTIFICATE ISSUED AUGUST 31, 1971 NO. 506

FIRST STATE BANK OF WIGGINS
WIGGINS

OFFICERS-

CRAIG L. TRAUTWEIN, PRESIDENT; PERRY A. FUGATE, VICE-PRESIDENT;
LAURA J. TRAUTWEIN, CASHIER

DIRECTORS-

L. R. CHRISTENSEN, HENRY KAMMERZELL, DELBERT TEETS, CRAIG L. TRAUTWEIN,
LAURA J. TRAUTWEIN, FRED C. WELLER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		452
B. INTEREST-BEARING BALANCES		297
2. SECURITIES		974
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,828	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	29	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,799
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		8
7. OTHER REAL ESTATE OWNED		278
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		180
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,288
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,538
(1) NONINTEREST-BEARING	2,046	
(2) INTEREST-BEARING	4,492	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		57
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,631
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		106
25. SURPLUS		394
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		157
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		657
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,288

CERTIFICATE ISSUED APRIL 4, 1908 NO. 123

THE STATE BANK OF WILEY
WILEY

OFFICERS-

FREDERICK A. ESGAR, PRESIDENT; DAVID S. ESGAR, VICE-PRESIDENT;
ROBERT ENGLAND, CASHIER

DIRECTORS-

FREDERICK A. ESGAR, ARTHUR F. ESGAR, RUBEN R. WOLLERT, ROBERT R. TEMPEL,
MARJORIE C. LUBBERS, HERBERT REYHER, DARRELL W. HAYS, KEITH UHLAND

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		919
B. INTEREST-BEARING BALANCES		387
2. SECURITIES		4,619
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,009	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	125	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,884
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		162
7. OTHER REAL ESTATE OWNED		83
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		382
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,636
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,851
(1) NONINTEREST-BEARING	3,004	
(2) INTEREST-BEARING	13,847	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		143
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,994
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		2,090
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,442
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,642
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		20,636

CERTIFICATE ISSUED JANUARY 27, 1978 NO. 552

BANK OF WINDSOR
WINDSOR

OFFICERS-

M. G. YLARRAZ, PRESIDENT; LARRY SEASTROM, VICE-PRESIDENT

DIRECTORS-

M.G. YLARRAZ, MARJORIE A. KADLUB, P.E. MCCARTHY, LARRY G. SEASTROM, LUTHER E. HARRIS, ED DUGGAN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		947
B. INTEREST-BEARING BALANCES		1,683
2. SECURITIES		2,267
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,265	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	139	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,126
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		86
7. OTHER REAL ESTATE OWNED		133
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		182
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,424
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,619
(1) NONINTEREST-BEARING	2,004	
(2) INTEREST-BEARING	11,615	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		500
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		21
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		142
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,282
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		418
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		524
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,142
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		15,424

CERTIFICATE ISSUED NOVEMBER 4, 1964 NO. 484

PARK STATE BANK
WOODLAND PARK

OFFICERS-

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE-PRESIDENT;
KENNETH W. MOORE, VICE-PRESIDENT; MARILYN CUMMINS, CASHIER

DIRECTORS-

A.E. BORN, B.W. DOUGHERTY, R.G. EICHMAN, J.H. ELWELL, EDWARD GRAINGER,
M.E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		705
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,980
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,396	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	81	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,315
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		640
7. OTHER REAL ESTATE OWNED		138
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		356
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,784
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,728
(1) NONINTEREST-BEARING	3,066	
(2) INTEREST-BEARING	14,662	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		43
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		114
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,885
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		240
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		659
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,899
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		19,784

CERTIFICATE ISSUED APRIL 8, 1977 NO. 547

WRAY STATE BANK
WRAY

OFFICERS-

GEORGE H. PEAKER, PRESIDENT; CURTIS P. NOFFSINGER, VICE-PRESIDENT;
M. KATHERINE HASLETT, CASHIER

DIRECTORS-

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN, GERALD E. ZION,
CURTIS P. NOFFSINGER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		863
B. INTEREST-BEARING BALANCES		1,582
2. SECURITIES		921
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,911	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,857
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		23
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		152
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,648
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,744
(1) NONINTEREST-BEARING	1,345	
(2) INTEREST-BEARING	6,399	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		17
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		74
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,835
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		13
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		813
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,648

CERTIFICATE ISSUED AUGUST 12, 1911 NO. 224

FARMERS STATE BANK OF YUMA
YUMA

OFFICERS-

CURTIS FRANSON, CHAIRMAN OF THE BOARD; DONALD R. STARNES, PRESIDENT/CEO; GREGORY P. CRANSTON, SR. VICE-PRESIDENT; JOAN KUNTZ, CASHIER

DIRECTORS-

CURTIS FRANSON, WILBUR ALLEN, DUARD FIX, MAX HARPER, DEAN E. MILLER, RICHARD L. ROTH, DONALD R. STARNES

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,213
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		6,434
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,247	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	549	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23,698
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		315
7. OTHER REAL ESTATE OWNED		1,542
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3,619
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		42,321
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		38,735
(1) NONINTEREST-BEARING	8,837	
(2) INTEREST-BEARING	29,898	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		206
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		38,941
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		140
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,490
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,380
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		42,321

OVERVIEW

Colorado Industrial Banks

As of December 27, 1987, seven industrial banks remain in possession of the State Bank Commissioner, and seven are still under protection of the bankruptcy courts. Two industrial banks were released from bankruptcy court back to the possession of the commissioner on December 18, 1987. Hearings on the State's request to return the others to the commissioner's possession are or will be scheduled soon in the bankruptcy courts. A brief discussion of the circumstances and events associated with Colorado industrial banks and the privately owned Industrial Bank Savings Guaranty Corporation (IBSGC) should prove helpful in understanding the current situation.

Since 1982, industrial banks in Colorado have had the option of applying for federal deposit insurance. Prior to 1973, there was no mandatory mechanism for providing an insured guarantee for savings obligations in those industrial banks which were not federally insured. In 1973, the Colorado General Assembly passed a law which required all industrial banks which held existing savings obligations, but which were not federally insured, to become members of a privately owned savings guaranty corporation. It should be noted that the Industrial Bank Savings Guaranty Corporation is a private business, and it is not a part of Colorado State Government. The State's regulatory oversight is limited to examination and verification of the financial condition of ISBGC and to confirmation that it is in compliance with statutory requirements. The State does not direct the management or operation of the IBSGC. Colorado industrial banks, which are not federally insured, are required to fully disclose to depositors that their saving obligations are guaranteed to a maximum of $40,000 per account by a private corporation.

Industrial banks chartered in Colorado have had statutory authorization to pay a higher rate of interest on savings obligations than was allowed for commercial banks or savings and loan associations (up to 1/2 percent). An industrial bank is also allowed to obtain a charter while having lower capital equity on hand than that required for a commercial bank charter. An industrial bank chartered prior to July 1, 1981, under the industrial bank laws of this State, was required to have a minimum paid-in cash capital of $100,000 if it was located in a city or county having a population of less than 50,000, and only $200,000 when the population exceeded 50,000. An amendment to the industrial bank code in recent times increased the minimum capital requirement to no less than $300,000 in a primary service area having a population of less than 25,000; $500,000 when its place of business is to be located in a primary service area of 25,000 or more.

GUARANTY ACT

The Industrial Bank Savings Guaranty Act was adopted by the Colorado General Assembly in 1973 "for the purpose of providing for an adequate guarantee for savings deposited in industrial banks." The initial amount of insurance coverage was $5,000; later raised to $10,000 and then $20,000. In 1984, the account insurance coverage was raised from $20,000 to its current level of $40,000.

In the 1987 legislative session, industrial banks which intended to take savings obligations were required by State law to apply for federal insurance by September 1, 1987, and obtain federal insurance by July 1, 1989, or stop taking savings obligations maturing beyond that date. At the end of 1984, there were 12 private guaranty funds throughout the country which offered non federal insurance. With Colorado's recent action requiring federal insurance, there will be none.

The foregoing background information provides the framework in which to view the evolution of the present industrial bank situation. In December 1986, the commissioner took possession of Monroe Industrial

bank because the owners were unable to meet a capital call issued by the commissioner. The IBSGC then purchased Monroe Industrial Bank at open auction for $679,000 and took over its management and operation. Approximately $2.5 million was paid to depositors in the ensuing eight months. On January 23, 1987, the State Bank Commissioner had to take possession of Arapahoe Industrial Bank because of unsound business practices and uncertainty as to the true financial condition of the bank. Management of the bank's activities was assigned to the Industrial Bank Savings Guaranty Corporation as agent for the State Bank Commissioner. This is a normal practice, particularly in light of the expertise acquired by the IBSGC in previous industrial bank possessions and liquidations. The Federal Deposit Insurance Corporation (FDIC) and Federal Savings & Loan Insurance Corporation (FSLIC) are routinely appointed in a similar capacity for liquidation of institutions insured by them. The fund balance available in the IBSGC Guaranty Fund at the time of taking possession of Arapahoe Industrial Bank was approximately $12 million. During the following months, approximately $8.5 million was paid to the depositors of Arapahoe Industrial Bank by way of secured loans from the IBSGC.

By late summer, it became apparent that while the funds of the IBSGC were sufficient to cover depositor exposure in the existing circumstances, a significant number of additional failures by member institutions could impact the ability of the IBSGC to insure savings obligations to the $40,000 level. Additional assessments on member institutions to buttress the IBSGC were not a viable alternative at that time, since the law specifies that the only time additional assessments can be made is when the Guaranty Fund is insufficient to pay any deficiency of a member bank which remains after completion of liquidation of that member bank's assets. Such a situation has yet to occur, so additional assessments could not have been levied. Additionally, the number of member institutions had decreased from 111 on December 31, 1984, to 68 on December 31, 1986, to 32 at the end of August 1987. At the present time, there are 19 member banks in the IBSGC (seven in possession, seven in bankruptcy and five self-insured by major holding companies). Assessments available to the IBSGC over the past three years had obviously declined in parallel with declining membership.

CRISIS UNFOLDS

Prior to the 1987 legislative amendments, the Guaranty Fund was required to maintain a minimum fund balance of $3 million or 3 percent of the total savings obligations of member banks. Even now, the Guaranty Fund exceeds those levels. The annual assessment for IBSGC members was one-quarter of one percent of savings obligations. The corresponding base assessment level for FDIC and FSLIC members is only one-twelfth of one percent.

On September 21, 1987, State regulators became aware that Presidents Mortgage Industrial Banks of Golden and Evergreen, because of liquidity problems, were not in a position to meet their current obligations. In order to protect depositors' interests and stabilize the situation, the State Bank Commissioner took possession of the Presidents banks. Since the September application period to obtain federal insurance was then under way, the existing situation was deemed manageable and was monitored on a recurring basis. State regulators took immediate action to expedite processing of the pending applications for federal insurance. At State request, federal regulators responded by dispatching teams throughout Colorado to complete the necessary on-site examinations and then reduced the normal processing time of two to three months to less than one month.

The situation was further complicated when the State Bank Commissioner had to take possession of two more industrial banks. On October 6, 1987, Greeley Industrial Bank was unable to meet obligations to depositors and was capital impaired. On October 7, 1987, Monroe Industrial Bank was unable to meet obligations to depositors and could not continue normal operations. As a result, the State had taken possession of five industrial banks by the end of the first week in October 1987, and at the same time 18 industrial banks had applications for federal

insurance pending or in progress. By the end of October 1987 federal authorities had granted approval for federal insurance to 10 of the 18 industrial banks that had applied. In addition, the major holding company owners of five industrial banks which chose not to apply for FDIC coverage, because they plan to get out of the deposit-taking business in the near future, have provided written guarantees to the commissioner to self-insure all deposits.

The actions completed between September 1987 and the present have reduced the exposure of the IBSGC fund from approximately $167 million in 32 member banks to approximately $43 million in 14 member banks. (The face value of the assets of the 14 banks is approximately $57 million.)

MOVES TO REDUCE RISKS

With the information available at the end of October 1987, and knowing the condition of the IBSGC fund, State regulators had no option but to initiate action to preclude any further risk to existing or new depositors in those industrial banks which had not qualified for federal insurance. This first action was to not allow the eight non-federally insured banks to accept new deposits. Within a few days at the beginning of November 1987, two of the eight banks had deteriorated to a condition where involuntary possession was necessary, and the six remaining banks requested protection to freeze activity and allow for further consideration of federal insurance applications.

The sole focus of actions taken to date and to be taken by State regulators is protection of depositors' savings obligations. The single goal was, and remains, to maximize the return of depositors' money in an expeditious manner. It is important to note that a significant number of assets of the Monroe and Greeley banks were sold, with proceeds returned to the depositors (70 percent of deposits at Monroe and 50 percent of deposits at Greeley). Similar actions are also being evaluated at all the other banks in possession.

In early November 1987, four of the 13 banks that had been in possession filed for protection under the bankruptcy courts. In late November 1987, one additional bank, which had not been in possession, also filed for bankruptcy protection. In December 1987, four banks, which were in the commissioner's possession, also filed for bankruptcy protection, which took them out of State control. The State has filed a motion designed to remove the banks from the jurisdiction of the bankruptcy courts and return them to the possession of the State Bank Commissioner. This activity is motivated by the desire to see all the depositors of the non-federally insured industrial banks treated equally and fairly. We intend to fulfill that obligation to the public. On December 18, 1987, a bankruptcy judge returned two of the original four bankruptcy petitioners to the possession of the State Bank Commissioner.

On December 21, 1987, the commissioner submitted a plan of action to the Governor. The action plan describes the liquidation and legislative efforts that will be pursued in this matter. The appointment of a liquidator, originally scheduled for January 4, 1988, will be delayed for approximately 10 days to allow for overview and analysis of the situation by the special task force of bankers and legislators. Other liquidation-related activities are currently being carried out. Prospective bidders are being scheduled to permit their review of the assets of each bank under possession.

As of December 31, 1987.

INDUSTRIAL BANK MERGERS

Charter #	Name and Location of Industrial Bank Involved	Date Effective
IB- 82	Citicorp Savings Industrial Bank of Fort Collins merged into Citicorp Savings Industrial Bank of Aurora	February 6, 1987
IB-153	Citicorp Savings Industrial Bank of Denver merged into Citicorp Savings Industrial Bank of Aurora	February 6, 1987
IB-154	Citicorp Savings Industrial Bank of Colorado Springs merged into Citicorp Savings Industrial Bank of Aurora	February 6, 1987
IB-155	Citicorp Savings Industrial Bank of Littleton merged into Citicorp Savings Industrial Bank of Aurora	February 6, 1987
IB-156	Citicorp Savings Industrial Bank of Northglenn merged into Citicorp Savings Industrial Bank of Aurora	February 6, 1987
IB-158	Citicorp Savings Industrial Bank of Southwest Plaza merged into Citicorp Savings Industrial Bank of Aurora	February 6, 1987
IB-164	Citicorp Savings Industrial Bank of Boulder merged into Citicorp Savings Industrial Bank of Aurora	February 6, 1987
IB-114	First Walsenburg Industrial Bank voluntarily liquidated; subsequently merged into First National Bank, Walsenburg	August 4, 1987
IB-134	Berthoud Industrial Bank voluntarily liquidated; subsequently merged into Berthoud National Bank	September 3, 1987
IB- 79	Lakewood First Industrial Bank merged into Arvada First Industrial Bank, IB-47	December 12, 1987
IB- 69	North Denver First Industrial Bank merged into Arvada First Industrial Bank, IB-47	December 12, 1987

INDUSTRIAL BANK VOLUNTARY DISSOLUTIONS

Charter #	Bank Name and Location	Date Dissolved
IB-104	Western Industrial Bank of Steamboat Springs	May 28, 1987
IB- 39	Manufacturers Hanover Industrial Bank, Denver	September 1, 1987
IB- 12	Denver Manufacturers Hanover Industrial Bank	September 1, 1987
IB- 26	Broadway Manufacturers Hanover Industrial Bank Denver	September 1, 1987
IB- 85	Southglenn Manufacturers Hanover Industrial Bank Littleton	September 1, 1987
IB- 55	Westminster Manufacturers Hanover Industrial Bank	September 1, 1987
IB-121	Fort Lupton Industrial Bank	September 13, 1987
IB-132	Chrysler First Industrial Bank, Englewood	September 30, 1987
IB- 36	Beneficial Industrial Bank, Thornton	December 18, 1987
IB- 35	Mellon Boulder Industrial Bank	December 30, 1987
IB-101	AVCO Academy Industrial Bank, Colorado Springs	December 31, 1987
IB- 45	AVCO Aurora Industrial Bank	December 31, 1987
IB- 2	AVCO Colorado Industrial Bank, Denver	December 31, 1987
IB- 52	AVCO Colorado Springs Industrial Bank	December 31, 1987
IB- 31	AVCO Craig Industrial Bank	December 31, 1987
IB- 8	AVCO Englewood Industrial Bank	December 31, 1987
IB- 18	AVCO Fort Collins Industrial Bank	December 31, 1987
IB- 15	AVCO Grand Junction Industrial Bank	December 31, 1987
IB- 7	AVCO Industrial Bank, Denver	December 31, 1987
IB- 38	AVCO Pueblo Industrial Bank	December 31, 1987
IB-129	AVCO Southeast Industrial Bank, Englewood	December 31, 1987
IB- 37	AVCO Westminster Industrial Bank	December 31, 1987
IB- 89	Beneficial Savings Industrial Bank, Littleton	December 31, 1987

INDUSTRIAL BANK CONVERSIONS

IB- 67	Lafayette First Industrial Bank (Conversion to a state chartered commercial bank, Bank VII, Lafayette #623)	May 21, 1987

INDUSTRIAL BANK CHARTERS RESCINDED

IB- 4	University Savings Industrial Bank, Denver a/k/a Labor Finance	September 30, 1987

COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado at the Close of Business on the Dates Indicated as Compiled by the Office of the State Bank Commissioner

.000 omitted

ASSETS	72 BANKS 12-31-87	% TO TOTAL	108 BANKS 12-31-86	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	48,466	6.2	103,934	-55,468	-53.4
SECURITIES	42,533	5.4	60,241	-17,708	-29.4
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	10,401	1.3	21,933	-11,532	-52.6
LOANS AND LEASE FINANCING RECEIVABLES	658,237	84.1	792,417	-134,180	-16.9
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	10,896	1.4	12,049	-1,153	-9.6
LOANS AND LEASES, NET	647,341	82.7	780,368	-133,027	-17.0
ASSETS HELD IN TRADING ACCOUNTS	-0-	-0-	-0-	-0-	-0-
PREMISES AND FIXED ASSETS	5,047	0.6	5,109	-62	-1.2
OTHER REAL ESTATE OWNED	14,184	1.8	8,000	+6,184	+77.3
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	50	-0-	173	-123	-71.1
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	826	0.1	522	+304	+58.2
INTANGIBLE ASSETS					
OTHER ASSETS	13,858	1.8	19,484	-5,626	-28.9
TOTAL ASSETS	782,706	100.0	999,764	-217,058	-21.7
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	348,954	44.6	514,311	-165,357	-32.2
- NONINTEREST BEARING	9,719	1.2	14,709	-4,990	-33.9
- INTEREST BEARING	339,235	43.3	499,602	-160,367	-32.1
FED FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS	9,846	1.3	84,613	-74,767	-88.4
DEMAND NOTES/U.S. TREASURY	-0-	-0-	-0-	-0-	-0-
OTHER BORROWED MONEY	140,332	17.9	113,847	+26,485	+23.3
MORTGAGE INDEBTEDNESS	1,207	0.2	5,543	-4,336	-78.2
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	142,837	18.2	99,836	+43,001	+43.1
NOTES AND DEBENTURES	103	-0-	103	-0-	-0-
OTHER LIABILITIES	15,849	2.0	19,912	-4,063	-20.4
TOTAL LIABILITIES	659,128	84.2	838,165	-179,037	-21.4
LIMITED LIFE PREFERRED STOCK	-0-	-0-	-0-	-0-	-0-
EQUITY CAPITAL					
PREFERRED STOCK	-0-	-0-	-0-	-0-	-0-
COMMON STOCK	21,277	2.7	31,478	-10,201	-32.4
SURPLUS	56,366	7.2	66,303	-9,937	-15.0
UNDIVIDED PROFITS/CAP.RES.	45,935	5.9	63,818	-17,883	-28.0
TOTAL EQUITY CAPITAL	123,578	15.8	161,599	-38,021	-23.5
TOTAL LIABILITIES AND EQUITY CAPITAL	782,706	100.0	999,764	-217,058	-21.7

ORGANIZED 1978 NO. 105

AMERICAN INDUSTRIAL BANK OF ARVADA
ARVADA

OFFICERS-

T.D. PROVANCE, CHAIRMAN OF THE BOARD; EBERHARD J. GABRIEL, PRESIDENT; A.G. DECECCO, SR. VICE-PRESIDENT; F.W. HAWKES, VICE-PRESIDENT/CASHIER; R.E. TANNER, VICE-PRESIDENT

DIRECTORS-

FRANK W. HAWKES, T.D. PROVANCE, GEORGE P. WARD, JR., HUGH A. WOLTZEN, E.J. GABRIEL, DONALD L. GROSS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		44
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,130	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	74	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,056
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		22
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		74
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,496
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,303
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,303	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		4,635
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		95
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,033
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		463
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,463
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,496

ORGANIZED 1964 NO. 047

ARVADA 1ST INDUSTRIAL BANK
ARVADA

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; JOHN C. NINNEMAN, PRESIDENT; LANCE E. SHAFFER, VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, JOHN C. NINNEMAN, HARRIS H. SIMMONS, DEE A. HYDE, DALE W. WESTERGARD

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		266
B. INTEREST-BEARING BALANCES		994
2. SECURITIES		106
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,890	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	368	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,522
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		97
7. OTHER REAL ESTATE OWNED		336
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		329
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,650
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,767
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	5,767	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		5,162
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		145
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		77
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,151
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		549
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,499
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,650

ORGANIZED 1980 NO. 117

AMERICAN INDUSTRIAL BANK OF AURORA
AURORA

OFFICERS-

T.D. PROVANCE, CHAIRMAN OF THE BOARD; EBERHARD J. GABRIEL, PRESIDENT; ANTHONY G. DECECCO, SR. VICE-PRESIDENT; EDWARD H. MAAS, VICE-PRESIDENT/CASHIER; ROY E. TANNER, VICE-PRESIDENT

DIRECTORS-

T.D. PROVANCE, HUGH A. WOLTZEN, G.B.P. WARD, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		48
B. INTEREST-BEARING BALANCES		225
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,777	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	151	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,626
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5
7. OTHER REAL ESTATE OWNED		510
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		290
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,704
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,599
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,599	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		12,592
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,312
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		392
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,392
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		15,704

ORGANIZED 1978 NO. 102

AURORA SECURITY PACIFIC INDUSTRIAL BANK
AURORA

OFFICERS-

JAMES A. KONRATH, PRESIDENT; RICHARD P. MCMANUS, R. HAROLD OWENS, CLAUDIA S. CHAN SHAFFER, CARL F. DETWEILER, CHARLES DAHL, LARRY FISETTE, VICE-PRESIDENTS

DIRECTORS-

JAMES A. KONRATH, R. HAROLD OWENS, RICHARD P. MCMANUS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,639	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	200	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,439
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		13
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		67
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,520
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		3,301
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,380
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		380
25. SURPLUS		120
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		640
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,140
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,520

ORGANIZED 1982 NO. 161

AURORA U.S. INDUSTRIAL BANK
AURORA

OFFICERS-

ROBERT C. DICKIE, PRESIDENT; BRUNO ELARI, SENIOR VICE-PRESIDENT;
BERNARD A. LEFAVE, VICE-PRESIDENT

DIRECTORS-

ROBERT C. DICKIE, BRUNO L. ELARI, EVAN N. HALE, KEITH H. MILES,
R.R. MITCHELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7
B. INTEREST-BEARING BALANCES		608
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,064	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	101	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,963
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		19
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		93
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,690
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,467
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	3,467	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		3,581
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		88
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,136
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		854
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,554
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,690

ORGANIZED 1982 NO. 157

CITICORP SAVINGS AND INDUSTRIAL BANK
AURORA

OFFICERS-

CHRISTOPHER T. GILSON, PRESIDENT; FREDERICK WARK, ROBERT C. BARTON, JOSEPH C. DEMEO, ROGER BAZZELL, SCOTT R. WILSON, RALPH J. HALL, MARCIA P. ROSEBRAUGH, PHILLIP R. MCCAMMON, JOHN A. NELKE, JOEL DICTROW, KATHLEEN MARSAL, HASKELL EDELSTEIN, JOHN OLMSTEAD, RONALD R. ALLEN, ALFRED GROTELL, WILLIAM HAYDEN, LEON KOZAK, DENISE STRAIN, GERARD WHITE, VICE-PRESIDENTS

DIRECTORS-

ROBERT C. BARTON, CHRISTOPHER T. GILSON, FREDERICK WARD, KEVIN RHEIN, SAMPATH RAJAPPA

DECEMBER 31, 1987 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3
B. INTEREST-BEARING BALANCES		4,395
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	109,043	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,110	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		107,933
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		70
7. OTHER REAL ESTATE OWNED		1,051
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		759
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		114,211

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,008
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	26,008	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		42,470
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		4,956
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		73,434
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	21,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	18,777
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	40,777
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	114,211

ORGANIZED 1968 NO. 058

BANKWEST BOULDER INDUSTRIAL BANK
BOULDER

OFFICERS-

DAN R. KIELY, CHAIRMAN OF THE BOARD; GARY L. RIFE, PRESIDENT;
RICHARD A. MORTENSEN, VICE-PRESIDENT

DIRECTORS-

DAN R. KIELY, GERALD L. CREERY, GARY L. RIFE
(IN BANKRUPTCY COURT FOR POSSIBLE LIQUIDATION.)

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		105
B. INTEREST-BEARING BALANCES		17
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,655	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	31	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,624
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		21
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		26
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		115
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		49
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,905
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,425
(1) NONINTEREST-BEARING	981	
(2) INTEREST-BEARING	1,444	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		16
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,441
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		36
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		464
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,905

ORGANIZED 1983 NO. 165

BOULDER U.S. INDUSTRIAL BANK
BOULDER

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO L. ELARI, SENIOR VICE-PRESIDENT

DIRECTORS-

R.C. DICKIE, BRUNO L. ELARI, EVEN N. HALE, KEITH H. MILES, R.R. MITCHELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		16
B. INTEREST-BEARING BALANCES		391
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,662	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	57	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,605
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		22
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		39
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,073
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,829
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,829	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,865
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		150
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		558
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,208
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		3,073

ORGANIZED 1974 NO. 074

BROOMFIELD CREDITHRIFT INDUSTRIAL BANK
BROOMFIELD

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ROSSITER A. ARMSTRONG, LARRY A. BOGIE, JOHN J. BOLGER, LOUIS DURFEE, ROBERT F. FLOYD, TROY GOODWIN, ERIC KREBS, BENNIE D. HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM, JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, JAMES RICHARDS, JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER, TIMOTHY TEMPLE, MILLARD WILDENSTEIN, VICE-PRESIDENTS; ROBERT PLUMMER, CASHIER

DIRECTORS-

WELDELL L. DIXON, LOUIS DURFEE, ROBERT P. PLUMMER, WILLIAM A. ROTZIEN, GEORGE F. WALTERHOUSE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,154	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	59	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,095
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3
7. OTHER REAL ESTATE OWNED		48
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		5
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,151
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		25
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		368
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		20
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		413
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		738
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,738
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,151

ORGANIZED 1981 NO. 139

BUENA VISTA SAVINGS & INDUSTRIAL BANK
BUENA VISTA

OFFICERS-

WINTON A. WINTER, CHAIRMAN OF THE BOARD; CHARLES E. KRAGEL, PRESIDENT; RICK RUCKER, CASHIER

DIRECTORS-

CHARLES E. KRAGEL, JAMES D. ASHER, DEBBIE DYER, STEVEN STINGLEY, ELIOT ROBERTSON, JOE JOHNSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		196
B. INTEREST-BEARING BALANCES		7
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		80
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,321	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	44	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,277
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		34
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		44
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,638
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,344
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,344	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		30
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,374
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		64
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		264
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,638

ORGANIZEL 1974 NO. 075

CANON CITY 1ST INDUSTRIAL BANK
CANON CITY

OFFICERS-

CLIFFORD E. KATALIN, PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS SIMMONS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		29
B. INTEREST-BEARING BALANCES		459
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,904	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	108	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,796
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1
7. OTHER REAL ESTATE OWNED		110
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		123
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,518
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		3,309
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		6
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,315
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		3
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		203
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		3,518

ORGANIZED 1974 NO. 071

CASTLE ROCK INDUSTRIAL BANK
CASTLE ROCK

OFFICERS-

THOMAS J. MILLER, PRESIDENT; MARSHA A. HARRISON, VICE-PRESIDENT

DIRECTORS-

HERMAN A. ANDERSON, EARL L. DAZEY, MARSHA A. HARRISON, THOMAS J. MILLER, JOHN G. MULLINS, DONALD D. SCHNELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		447
B. INTEREST-BEARING BALANCES		436
2. SECURITIES		2,567
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		235
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,540	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	69	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,471
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		102
7. OTHER REAL ESTATE OWNED		367
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		107
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,732
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,866
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	8,866	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,963
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		69
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		769
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,732

ORGANIZED 1979 NO. 109

AMERICAN INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

T.D. PROVANCE, CHAIRMAN OF THE BOARD; EBERHARD J. GABRIEL, PRESIDENT; DONALD L. GROSS, EXEC. VICE-PRESIDENT/CASHIER; A.G. DECECCO, SR. VICE-PRESIDENT; ROY E. TANNER, VICE-PRESIDENT

DIRECTORS-

T.D. PROVANCE, EBERHARD J. GABRIEL, DONALD L. GROSS, HUGH A. WOLTZEN, GEORGE P. WARD, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		100
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		902
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,496	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	226	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,270
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		11
7. OTHER REAL ESTATE OWNED		636
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		870
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,789
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,189
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	12,189	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		8,591
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		608
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,388
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		802
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,399
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,401
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		24,789

ORGANIZED 1964 NO. 044

COLORADO SPRINGS SECURITY PACIFIC I. B.
COLORADO SPRINGS

OFFICERS-

JAMES A. KONRATH, PRESIDENT; RICHARD R. MCMANUS, R. HAROLD OWENS, CLAUDIA S. CHAN-SHAFFER, CARL F. DETWEILER, BILLY ANDERSON, VICE-PRESIDENTS

DIRECTORS-

JAMES A. KONRATH, R. HAROLD OWENS, RICHARD P. MCMANUS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,670	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	124	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,546
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		6
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		69
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,622
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		2,063
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		85
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,148
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		474
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,474
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		3,622

ORGANIZED 1958 NO. 024

COLORADO SPRINGS U.S. INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; R.C. DICKIE, PRESIDENT;
BRUNO L. ELARI, SR. VICE-PRESIDENT

DIRECTORS-

R.C. DICKIE, BRUNO L. ELARI, EVAN N. HALE, KEITH H. MILES, DEE A. HYDE,
R.R. MITCHELL, W. HAROLD DOBSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5
B. INTEREST-BEARING BALANCES		123
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,675	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	40	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,635
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		27
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		20
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,810
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		600
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	600	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		1,004
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,637
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		173
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,173
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,810

ORGANIZED 1979 NO. 110

FIRST COMMUNITY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

MICHAEL M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT; WAYNE L. EVANS, EXEC. VICE-PRESIDENT; CHARLES RUTLEDGE, SR. VICE-PRES.; EUGENE C. CALL, CARL SOLDAN, JOHN L. SANDEN, EUGENE J. CURTIS, GEORGE ABBRUSCATO, VICE-PRESIDENTS; BRUCE ANTENBERG, VICE-PRESIDENT/ CASHIER

DIRECTORS-

JAMES A. BARE, L. VANE CARROLL, JR., WAYNE L. EVANS, GARY M. SMITH, EUGENE C. CALL, CARL F. GUETHER, MICHAEL M. PAPPAS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		182
B. INTEREST-BEARING BALANCES		956
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS ~~AND LEASES~~	8,665	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	121	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,544
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		21
7. OTHER REAL ESTATE OWNED		288
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		187
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,178
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,635
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	6,635	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,054
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		291
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,980
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		610
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		388
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,198
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,178

ORGANIZED 1976 NO. 088

LIBERTY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

H. C. GERBER, CHAIRMAN OF THE BOARD/PRESIDENT; LONNIE L. GERBER, L. LORINE WADE, VICE-PRESIDENTS

DIRECTORS:

H.C. GERBER, LONNIE L. GERBER, LURLINE A. GERBER, L. LORINE WADE, JOHN C. BIRKES, GARY DAILEY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,364
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		97
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,435	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	44	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,391
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		19
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		73
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,044
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,255
(1) NONINTEREST-BEARING	725	
(2) INTEREST-BEARING	3,530	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		14
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,269
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		75
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		775
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,044

ORGANIZED 1958 NO. 025

ROCKY MOUNTAIN 1ST INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS SIMMONS, DALE WESTERGARD, DEE A. HYDE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		154
B. INTEREST-BEARING BALANCES		2,278
2. SECURITIES		382
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,762	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	369	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,393
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		19
7. OTHER REAL ESTATE OWNED		507
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		246
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,979
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,340
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	14,340	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,212
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		209
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,761
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		818
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,218
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		17,979

NO. 019

ORGANIZED 1967

BASIN INDUSTRIAL BANK
CORTEZ

OFFICERS-

JACK HAWKINS, CHAIRMAN OF THE BOARD; CHARLES E. STOCKDALE, PRESIDENT;
GEORGE R. BUCK, VICE-PRESIDENT

DIRECTORS-

GEORGE R. BUCK, JR., JACK HAWKINS, G.W. MCCUTCHEON, MEL J. REDDY,
CHARLES E. STOCKDALE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		36
B. INTEREST-BEARING BALANCES		575
2. SECURITIES		925
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		-
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,174	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	16	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,158
5. ASSETS HELD IN TRADING ACCOUNTS		6
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		44
11. OTHER ASSETS		2,744
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		
LIABILITIES:		
13. DEPOSITS:		2,469
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,469	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		34
20. OTHER LIABILITIES		2,503
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		100
24. COMMON STOCK		80
25. SURPLUS		61
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		241
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		28).
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND		
,744		

ORGANIZED 1975 NO. 081

AMERICAN INDUSTRIAL BANK OF CHERRY CREEK
DENVER

OFFICERS-

T.D. PROVANCE, CHAIRMAN OF THE BOARD; EBERHARD J. GABRIEL, PRESIDENT;
A.G. DECECCO, SR. VICE-PRESIDENT; L.C. OVERSON, VICE-PRESIDENT/CASHIER;
R.E. TANNER, VICE-PRESIDENT

DIRECTORS-

LEE C. OVERSON, T.D. PROVANCE, GEORGE P. WARD, JR., HUGH A. WOLTZEN,
EBERHARD J. GABRIEL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		154
B. INTEREST-BEARING BALANCES		150
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,224	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	97	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,127
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		19
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		149
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,599
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		575
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	575	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		7,536
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		118
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,229
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		370
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,370
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,599

ORGANIZED 1963 NO. 041

BANKWEST INDUSTRIAL BANK/DENVER
DENVER

OFFICERS-

DAN R. KIELY, CHAIRMAN OF THE BOARD; GARY L. RIFE, PRESIDENT;
SIDNEY L. ZAHALSKY, VICE-PRESIDENT

DIRECTORS-

GERALD L. CREERY, DAN R. KIELY, GARY L. RIFE
(IN BANKRUPTCY COURT FOR POSSIBLE LIQUIDATION.)

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		267
B. INTEREST-BEARING BALANCES		272
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,684	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	64	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,620
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		141
7. OTHER REAL ESTATE OWNED		242
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		35
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		426
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,003
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,037
(1) NONINTEREST-BEARING	819	
(2) INTEREST-BEARING	5,218	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,143
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		225
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		435
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		860
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,003

ORGANIZED 1981 NO. 149

CHASE MANHATTAN INDUSTRIAL BANK
DENVER

OFFICERS-

BARRY WESTERLAND, PRESIDENT; JOEL L. EPSTEIN, CHAIRMAN/VICE-PRESIDENT; PETER J. HUMPHREYS, STEVEN P. MARKS, MARTHA HOLYFIELD, MARY BELL, VICE-PRESIDENTS

DIRECTORS-

LEONARD J. PROSCIA, JOEL L. EPSTEIN, BARRY C. WESTERLAND

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		264
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	99,110	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,020	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		98,090
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		44
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,028
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		99,426
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		84,836
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,784
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		86,620
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		7,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,806
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		12,806
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		99,426

ORGANIZED 1957 NO. 020

CHAVES INDUSTRIAL BANK
DENVER

OFFICERS-

RICHARD CHAVES, PRESIDENT; ANDREW NIDA PETERIE, SR., CEO

DIRECTORS-

POLLY BACA, RICHARD CHAVES, PAUL SALAS
(IN POSSESSION OF THE STATE BANK COMMISSIONER)

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		192
B. INTEREST-BEARING BALANCES		46
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,441	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	120	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,321
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		85
7. OTHER REAL ESTATE OWNED		1,082
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		37
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		644
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,407
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,258
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	5,258	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		11
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,269
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		60
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		222-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		138
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,407

ORGANIZED 1940 NO. 003

COMMERCIAL CREDIT INDUSTRIAL BANK/DENVER
DENVER

OFFICERS-

J.B. DUVALL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, E.G. QUESENBERRY, VICE-PRESIDENTS

DIRECTORS-

J.E. MULLINS, J.R. PATTERSON, J.B. DUVALL, III

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		463
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,737	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	196	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,541
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		8
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		329
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,341
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		6,603
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		50
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,653
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		564
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		24
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		688
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,341

ORGANIZED 1955 NO. 023

COMMERCIAL INDUSTRIAL BANK
DENVER

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ROSSITER A. ARMSTRONG, LARRY A. BOGIE, JOHN BOLGER, LOUIS DURFEE, ROBERT F. FLOYD, TROY GOODWIN, ERIC KREBS, BENNIE HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM, JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, JAMES RICHARDS, JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER, TIMOTHY TEMPLE, MILLARD WILDENSTEIN, VICE-PRESIDENTS; ROBERT PLUMMER, CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, WILLIAM A. ROTZIEN, ROBERT PLUMMER, GEORGE WALTERHOUSE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,155	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	87	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,068
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		5
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,074
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		21
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		15
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		36
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,538
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,038
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		3,074

ORGANIZED 1968 NO. 051

GEIBANK INDUSTRIAL BANK
DENVER

OFFICERS-

JOHN J. KRIEGER, PRESIDENT/CEO; DUANE D. MANGES, SR. VICE-PRESIDENT;
DAVID A. BROWN, WAYNE M. GREENHOLZ, LOUIS A. SIMPSON, VICE-PRESIDENTS;
JAMES M. DROEGEMUELLER, CASHIER

DIRECTORS-

LOUIS A. SIMPSON, JOHN J. KRIEGER, DUANE D. MANGES, SHARI L. ULERY,
W. ALVON SPARKS, JR.

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		688
B. INTEREST-BEARING BALANCES		2,500
2. SECURITIES		11,547
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		8,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	45,747	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,067	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		44,680
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		10
7. OTHER REAL ESTATE OWNED		3,371
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		840
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		71,736
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		64,445
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	64,445	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		48
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,056
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		65,549
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,600
25. SURPLUS		361
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,226
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,187
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		71,736

ORGANIZED 1959 NO. 027

METROPOLITAN INDUSTRIAL BANK
DENVER

OFFICERS-

VICTOR LEDERMAN, PRESIDENT; DANNI LEDERMAN, CHARLES CARVER, VICE-PRESIDENTS

DIRECTORS-

MICHAEL BRUNSCHWIG, DANNI LEDERMAN, VICTOR LEDERMAN, HARLAN RAY, CHARLES CARVER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		179
B. INTEREST-BEARING BALANCES		1,846
2. SECURITIES		25
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,410	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	87	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,323
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		320
7. OTHER REAL ESTATE OWNED		1,778
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		512
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,983
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,745
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	12,745	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		171
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,916
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		528
25. SURPLUS		322
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		783-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		67
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,983

ORGANIZED 1980 NO. 116

RESOURCES INDUSTRIAL BANK
DENVER

OFFICERS-

M. KATHALYNN HARDISTY, PRESIDENT; RAY OTTE, JR., VICE-PRESIDENT/CASHIER

DIRECTORS-

ARTHUR H. GOLDBERT, STEPHEN SIMMS, RICHARD P. HEBNER, GERARD M. LAVIN

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		811
B. INTEREST-BEARING BALANCES		1,917
2. SECURITIES		4,042
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		960
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	28,664	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	753	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		27,911
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		72
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		268
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,981
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,026
(1) NONINTEREST-BEARING	24	
(2) INTEREST-BEARING	32,002	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,275
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,301
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		1,050
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,430
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,680
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		35,981

ORGANIZED 1981 NO. 133

COLORADO INDUSTRIAL BANK/EATON
EATON

OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; VELMA L. DILLON, EXECUTIVE VICE-PRESIDENT; DAN ROCKWELL, VICE-PRESIDENT; LINDA E. YOST, CASHIER

DIRECTORS-

CARL A. BENSON, WILLIAM BOWNESS, VELMA L. DILLON, JOHN BOWNESS, MELVIN D. SEVERSON, DAN ROCKWELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		115
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		463
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,427	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	49	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,378
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		39
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		46
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,241
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,939
(1) NONINTEREST-BEARING	2	
(2) INTEREST-BEARING	1,937	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		45
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,005
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		11
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		236
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,241

ORGANIZED 1975 NO. 084

PRESIDENTS MORTGAGE INDUSTRIAL BANK
EVERGREEN

OFFICERS-

DIANE C. KAY, PRESIDENT; ROSINA M. GIBB, TRENT HEITZ, GINGER L. MARCUS, VICKY L. FENSTERMACHER, VICE-PRESIDENTS

DIRECTORS-

VICKI FENSTERMACHER, ROSINA M. GIBB, DIANE C. KAY, GINGER L. MARCUS, PATRICIA A. SAINT JOHN, RONALD F. WEISZMANN
IN POSSESSION OF STATE BANK COMMISSIONER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		135
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,629	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,629
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		11
7. OTHER REAL ESTATE OWNED		333
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		54
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		292
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,454
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,227
(1) NONINTEREST-BEARING	752	
(2) INTEREST-BEARING	1,475	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		16
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		4
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,247
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		123
25. SURPLUS		577
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		493-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		207
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,454

ORGANIZED 1970 NO. 061

FORT COLLINS 1ST INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; ROBERT J. MAWHINNEY, PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, ROBERT J. MAWHINNEY, HARRIS H. SIMMONS, DALE WESTERGARD, DEE A. HYDE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		265
B. INTEREST-BEARING BALANCES		2,037
2. SECURITIES		161
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,912	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	301	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,611
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		12
7. OTHER REAL ESTATE OWNED		297
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		297
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,680
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,330
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	15,330	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		3,640
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		219
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,189
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		150
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,141
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,491
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		20,680

ORGANIZED 1981 NO. 144

FORT COLLINS COLORADO INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

JIM TRIMM, PRESIDENT; SHIRLEY GREEN, VICE-PRESIDENT

DIRECTORS-

LESTER LERICH, RAYMOND MURRAY, JOHN D. RANKIN, JIM TRIMM
(IN BANKRUPTCY COURT FOR POSSIBLE LIQUIDATION.)

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		248
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,637	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	5	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,632
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		16
7. OTHER REAL ESTATE OWNED		46
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		328
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,270
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,894
(1) NONINTEREST-BEARING	1,443	
(2) INTEREST-BEARING	1,451	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		49
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,943
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		140
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		13-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		327
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		3,270

ORGANIZED 1983 NO. 167

FORT COLLINS U.S. INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT;
ROBERT ELDER, VICE-PRESIDENT

DIRECTORS-

R.C. DICKIE, BRUNO L. ELARI, EVAN N. HALE, KEITH H. MILES, R.R. MITCHELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		20
B. INTEREST-BEARING BALANCES		393
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,636	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	46	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,590
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		12
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		42
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,057
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,710
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,710	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		110
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		61
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,881
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		376
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,176
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,057

ORGANIZED 1953 NO. 013

MONROE INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

IN POSSESSION OF THE STATE BANK COMMISSIONER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		145
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	582	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	111	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		471
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		15
7. OTHER REAL ESTATE OWNED		253
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		320
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1,204
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,001
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,001	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		1,996
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		3
20. OTHER LIABILITIES		145
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,145
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		140
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,281-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,941-
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		1,204

ORGANIZED 1955 NO. 016

GLENWOOD INDUSTRIAL BANK
GLENWOOD SPRINGS

OFFICERS-

DONALD L. VANDERHOOF, PRESIDENT; STEVEN W. VANDERHOOF, VICE-PRESIDENT

DIRECTORS-

DONALD L. VANDERHOOF, EDDI L. VANDERHOOF, STEVEN W. VANDERHOOF

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		33
B. INTEREST-BEARING BALANCES		1,001
2. SECURITIES		100
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,301	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,228
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		91
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		112
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,565
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,050
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	5,050	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		53
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,103
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		62
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		462
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,565

ORGANIZED 1981 NO. 136

APPLEWOOD U.S. INDUSTRIAL BANK
GOLDEN

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO L. ELARI, SR. VICE-PRESIDENT;
ROBERT J. MCCABE, VICE-PRESIDENT

DIRECTORS-

R.C. DICKIE, BRUNO L. ELARI, EVAN N. HALE, KEITH H. MILES, R.R. MITCHELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		8
B. INTEREST-BEARING BALANCES		535
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,415	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	55	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,360
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		19
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		58
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,980
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,405
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	3,405	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		355
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		60
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,820
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		400
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,160
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,980

ORGANIZED 1974 NO. 072

PRESIDENTS MORTGAGE INDUSTRIAL BANK*
GOLDEN

OFFICERS-

GINGER L. MARCUS, VICKI L. FENSTERMACHER, TRENT HEITZ, VICE-PRESIDENTS

DIRECTORS-

RONALD F. WEISZMANN, VICKI L. FENSTERMACHER, GINGER L. MARCUS,
PATRICIA A. SAINT JOHN
(IN BANKRUPTCY COURT FOR POSSIBLE LIQUIDATION.)

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		(6)
B. INTEREST-BEARING BALANCES		151
2. SECURITIES		12,702
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	439	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	52	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		387
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,043
7. OTHER REAL ESTATE OWNED		274
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		455
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,006
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,836
(1) NONINTEREST-BEARING	1,362	
(2) INTEREST-BEARING	2,474	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		9,641
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		680
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		776
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		57
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,990
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		316
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,016
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,006

*Figures are from 6/30/87 Report of Condition.

ORGANIZED 1940 NO. 006

COMMERCIAL CREDIT INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

J.B. DUVALL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, E.G. QUESENBERRY, VICE-PRESIDENTS

DIRECTORS-

J.E. MULLINS, J.R. PATTERSON, J.B. DUVALL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,772	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	191	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,581
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		179
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,766
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		5,092
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		11
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,103
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		103
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		663
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,766

ORGANIZED 1960 NO. 032

HOME LOAN INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

GENO SACCOMANNO, CHAIRMAN OF THE BOARD; SAM SUPLIZIO, PRESIDENT;
JAMES A. BONELLA, CEO/VICE PRESIDENT

DIRECTORS-

JAMES A. BONELLA, GENO SACCOMANNO, BOB HANSON, BERNARD A. BUESCHER,
EUGENE F. HAGGERTY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		94
B. INTEREST BEARING BALANCES		
2. SECURITIES		538
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,896	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	109	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,787
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		11
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		59
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,489
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,362
(1) NONINTEREST BEARING		
(2) INTEREST BEARING	2,362	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		15
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,377
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		712
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,112
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		3,489

ORGANIZED 1980 NO. 124

FIRSTMARK INDUSTRIAL BANK/GREELEY
GREELEY

OFFICERS-

JAMES E. NELSON, PRESIDENT; DAVID W. RITCHIE, DUANE SCHNEIDER, VICE-PRESIDENTS

DIRECTORS-

JAMES E. NELSON, DAVID W. RITCHIE, DUANE SCHNEIDER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		266
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		30
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,514	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	115	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,399
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		50
7. OTHER REAL ESTATE OWNED		51
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		162
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,158
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,039
(1) NONINTEREST-BEARING	336	
(2) INTEREST-BEARING	1,703	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,408
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,447
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		170
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		41
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		711
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,158

ORGANIZED 1964 NO. 042

GREELEY INDUSTRIAL BANK
GREELEY

OFFICERS-

IN POSSESSION OF STATE BANK COMMISSIONER

DECEMBER 31, 1987 000 OMITTED

ASSETS:

1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3
	B. INTEREST-BEARING BALANCES		86
2.	SECURITIES		5
3.	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4.	LOANS AND LEASE FINANCING RECEIVABLES:		
	A. TOTAL LOANS AND LEASES	612	
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	35	
	C. LESS ALLOCATED TRANSFER RISK RESERVE		
	D. NET LOANS AND LEASES		577
5.	ASSETS HELD IN TRADING ACCOUNTS		
6.	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		327
7.	OTHER REAL ESTATE OWNED		407
8.	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9.	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10.	INTANGIBLE ASSETS		
11.	OTHER ASSETS		129
12.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1,534

LIABILITIES:

13.	DEPOSITS:		
	A. IN DOMESTIC OFFICES		1,541
	(1) NONINTEREST-BEARING	281	
	(2) INTEREST-BEARING	1,260	
14.	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15.	DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16.	OTHER BORROWED MONEY		
17.	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		102
18.	BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19.	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20.	OTHER LIABILITIES		27
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,670
22.	LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23.	PERPETUAL PREFERRED STOCK	
24.	COMMON STOCK	150
25.	SURPLUS	100
26.	UNDIVIDED PROFITS AND CAPITAL RESERVES	386-
27.	CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	136-
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	1,534

ORGANIZED 1978 NO. 098

ARK VALLEY INDUSTRIAL BANK
LA JUNTA

OFFICERS-

J. GREGORY MULLINS, PRESIDENT; JAY W. MILLER, SR. VICE-PRESIDENT; VALERIE CONDER, VICE-PRESIDENT; LINDA J. SCHILLING, VICE-PRESIDENT/CASHIER

DIRECTORS-

VICTOR ALDEA, CHARLOTTE J. BENSCHEIDT, EDWARD GARLINGTON, JR., LEO A. KIPPER, JAY W. MILLER, J. GREGORY MULLINS, HOWARD E. STUTZMAN, ROBERT WALLACE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		927
B. INTEREST-BEARING BALANCES		306
2. SECURITIES		4,232
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,077	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	334	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,743
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		317
7. OTHER REAL ESTATE OWNED		166
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		297
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,988
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,605
(1) NONINTEREST-BEARING	79	
(2) INTEREST-BEARING	16,526	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		168
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,773
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		315
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,215
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		17,988

ORGANIZED 1981 NO. 138

MELLON LAFAYETTE INDUSTRIAL BANK
LAFAYETTE

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT, GENE L. HURLBURT, VICE-PRESIDENT

DIRECTORS-

CHARLES W. BENJAMIN, WALTER F. EMMONS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		62
B. INTEREST-BEARING BALANCES		181
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,774	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	137	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,637
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		12
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		152
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,044
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		966
(1) NONINTEREST-BEARING	17	
(2) INTEREST-BEARING	949	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		6,489
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		9
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,464
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		80
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		580
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,044

ORGANIZED 1979 NO. 108

AMERICAN INDUSTRIAL BANK OF LAKEWOOD
LAKEWOOD

OFFICERS-

T.D. PROVANCE, CHAIRMAN OF THE BOARD; EBERHARD J. GABRIEL, PRESIDENT; A.G. DECECCO, SR. VICE-PRESIDENT; MICHELLE NELSON, VICE-PRESIDENT/CASHIER; ROY E. TANNER, VICE-PRESIDENT

DIRECTORS-

T.D. PROVANCE, EBERHARD J. GABRIEL, HUGH WOLTZEN, GEORGE P. WARD, JR., MICHELLE NELSON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		43
B. INTEREST-BEARING BALANCES		95
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,503	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	98	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,405
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		89
7. OTHER REAL ESTATE OWNED		113
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		204
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,949
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		376
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	376	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		8,270
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		16
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,662
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		201
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		286
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,287
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,949

ORGANIZED 1923 NO. 001

AVCO LAKEWOOD INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; KEN BOWLBY, VICE-PRESIDENT/CASHIER;
ROBERT D. BRAZEAU, RONALD BUKOW, STEPHEN D. BRANDON, GARY L. FITE,
HERBERT F. SMITH, GERALD E. GILSTRAP, VICE-PRESIDENTS

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP,
HERBERT F. SMITH, JAMES ESA

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,927
B. INTEREST-BEARING BALANCES		
2. SECURITIES		127
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,969	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	135	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,834
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		37
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		96
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,021
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,703
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	4,703	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,475
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,251
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		270
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		770
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,021

ORGANIZED 1951 NO. 009

FIRST COMMUNITY INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT/COO; WAYNE L. EVANS, EXEC. VICE-PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE, CARL A. SOLDAN, SR. VICE-PRESIDENTS; GEORGE ABBRUSCATO, EUGENE CURTIS, SCOTT MCNEIL, VICE-PRESIDENTS; BRUCE ANTENBERG, VICE-PRESIDENT/CASHIER

DIRECTORS-

JAMES A. BARE, CARL F. GEUTHER, MIKE A. PAPPAS, EUGENE C. CALL, J. VANE CARROLL, JR., WAYNE L. EVANS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		93
B. INTEREST-BEARING BALANCES		711
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,934	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,856
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		21
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		83
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,764
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,183
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	4,183	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		1,825
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		284
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,292
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		372
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,472
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,764

ORGANIZED 1975 NO. 083

LAMAR INDUSTRIAL BANK
LAMAR

OFFICERS-

F. MERLIN RIFE, PRESIDENT; MARGARET H. MAY, VICE-PRESIDENT

DIRECTORS-

DON A. HOLMES, WARREN E. REESE, F. MERLIN RIFE, DR. GILBERT L. SPROUT, DOROTHY L. SUNDAY

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		46
B. INTEREST-BEARING BALANCES		828
2. SECURITIES		56
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,540	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	20	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,520
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5
7. OTHER REAL ESTATE OWNED		6
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		31
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,492
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,706
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,706	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		18
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,724
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		606
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		62
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		768
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,492

ORGANIZED 1980 NO. 130

LIMON INDUSTRIAL BANK*
LIMON

OFFICERS-

LANCE L. BOHALL, PRESIDENT; ROBERT W. OWENS, VICE-PRESIDENT

DIRECTORS-

GARY BOHALL, JACK BOHALL, LANCE BOHALL, BOYD ORR, ROBERT OWENS, BRENT ORR, JACK WOLFE
IN POSSESSION OF STATE BANK COMMISSIONER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		9
B. INTEREST-BEARING BALANCES		206
2. SECURITIES		52
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,040	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	13	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,027
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		13
7. OTHER REAL ESTATE OWNED		39
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		32
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1,378
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,235
(1) NONINTEREST-BEARING	155	
(2) INTEREST-BEARING	1,080	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		3
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,238
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		25
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		15
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		140
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		1,378

*Figures are from 6/30/87 Report of Condition.

ORGANIZED 1982 NO. 151

ARAPAHOE INDUSTRIAL BANK
LITTLETON

OFFICERS-

IN POSSESSION OF STATE BANK COMMISSIONER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		435
B. INTEREST-BEARING BALANCES		
2. SECURITIES		29
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,715	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,715
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5
7. OTHER REAL ESTATE OWNED		296
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		620
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		362
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,462
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,776
(1) NONINTEREST-BEARING	109	
(2) INTEREST-BEARING	5,667	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		8,575
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,398
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		60
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,296-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,936-
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,462

ORGANIZED 1963 NO. 040

LITTLETON 1ST INDUSTRIAL BANK
LITTLETON

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; L.G. MIKE HOGGE, PRESIDENT;
ROBERT A. CLEARY, JAMES VAN SICKLE, VICE-PRESIDENTS

DIRECTORS-

L.G. MIKE HOGGE, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DEE A. HYDE
DALE W. WESTERGARD

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		256
B. INTEREST-BEARING BALANCES		1,281
2. SECURITIES		11
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,452	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	178	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,274
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		63
7. OTHER REAL ESTATE OWNED		565
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		138
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,588
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,633
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	7,633	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		6,874
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		79
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		186
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,772
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,466
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,816
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,588

ORGANIZED 1980 NO. 126

LITTLETON U.S. INDUSTRIAL BANK
LITTLETON

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO ELARI, SENIOR VICE-PRESIDENT;
CLIFFORD C. KRAMER, VICE-PRESIDENT

DIRECTORS-

R.C. DICKIE, BRUNO ELARI, EVAN N. HALE, KEITH H. MILES, R.R. MITCHELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4
B. INTEREST-BEARING BALANCES		461
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,320	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,266
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		15
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		52
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,798
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,111
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	3,111	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		602
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		17
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,730
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		385
25. SURPLUS		395
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		288
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,068
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,798

ORGANIZED 1964 NO. 043

SECURITY PACIFIC INDUSTRIAL BANK
LITTLETON

OFFICERS-

JAMES KONRATH, PRESIDENT, RICHARD MCMANUS, CLAUDIA S. CHAN-SHAFFER, R. HAROLD OWENS, CARL F. DETWEILER, CHARLES G. DAHL, ANNA HINDS, VICE-PRESIDENTS

DIRECTORS-

JAMES KONRATH, RICHARD MCMANUS, R. HAROLD OWENS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,392	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	285	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,107
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		7
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		56
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,171
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		4,639
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		57
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,696
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		725
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,475
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		6,171

ORGANIZED 1948 NO. 021

FIRST COMMUNITY I/B OF LONGMONT
LONGMONT

OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT; WAYNE L. EVANS, EXEC. VICE-PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE, CARL SOLDAN, SR. VICE-PRESIDENTS; BRUCE ANTENBERG, VICE-PRESIDENT/ CASHIER; GEORGE ABBRUSCATO, EUGENE CURTIS, MARK B. LAU, VICE-PRESIDENTS

DIRECTORS-

MIKE M. PAPPAS, JAMES A. BARE, EUGENE C. CALL, J. VANE CARROLL, JR., CARL F. GEUTHER, WAYNE L. EVANS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		80
B. INTEREST-BEARING BALANCES		628
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,035	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	122	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,913
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		9
7. OTHER REAL ESTATE OWNED		136
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		210
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,976
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,072
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	3,072	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,878
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		306
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,256
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		720
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,720
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,976

ORGANIZED 1972 NO. 063

LONGMONT 1ST INDUSTRIAL BANK
LONGMONT

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; CHERYL L. BUDERUS, VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, JAMES W. SHARP, HARRIS SIMMONS, DEE A. HYDE, CHERYL BUDERUS, DALE W. WESTERGARD

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		27
B. INTEREST-BEARING BALANCES		564
2. SECURITIES		9
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,554	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	59	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,495
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3
7. OTHER REAL ESTATE OWNED		28
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		62
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,188
LIABILITIES:		
13. DEPOSITS:		—
A. IN DOMESTIC OFFICES		2,920
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,920	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		105
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,107
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		781
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,081
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,188

ORGANIZED 1980 NO. 128

COLORADO INDUSTRIAL BANK/LOVELAND
LOVELAND

OFFICERS-

JIM TRIMM, PRESIDENT

DIRECTORS-

JIM TRIMM, JOHN D. RANKIN
IN POSSESSION OF STATE BANK COMMISSIONER

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		167
B. INTEREST-BEARING BALANCES		
2. SECURITIES		199
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,261	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	14	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,247
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		32
7. OTHER REAL ESTATE OWNED		73
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		49
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1,767
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,404
(1) NONINTEREST-BEARING	351	
(2) INTEREST-BEARING	1,053	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		136
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,540
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		27
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		227
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		1,767

ORGANIZED 1962 NO. 034

LOVELAND 1ST INDUSTRIAL BANK
LOVELAND

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; HOWARD W. TOLLEY, VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, HOWARD TOLLEY, DALE WESTERGARD, DEE A. HYDE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		65
B. INTEREST-BEARING BALANCES		651
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,271	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	66	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,205
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		8
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		55
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,984
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,739
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	2,739	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		936
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		27
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,702
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		150
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		32
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		282
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		3,984

ORGANIZED 1979 NO. 107

BANKWEST INDUSTRIAL BANK/SAN LUIS VALLEY
MONTE VISTA

OFFICERS-

GARY L. RIFE, PRESIDENT; BONNIE L. WALLER, VICE-PRESIDENT/CASHIER;
GERALD L. CREERY, VICE-PRESIDENT

DIRECTORS-

GERALD L. CREERY, DAN KIELY, GARY RIFE
(IN BANKRUPTCY COURT FOR POSSIBLE LIQUIDATION.)

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		84
B. INTEREST-BEARING BALANCES		222
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,907	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	49	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,858
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		124
7. OTHER REAL ESTATE OWNED		171
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		259
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,718
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,204
(1) NONINTEREST-BEARING	1,152	
(2) INTEREST-BEARING	2,052	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		85
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		125
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,414
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		190
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		14
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		304
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		3,718

ORGANIZED 1981 NO. 127

COMMERCIAL CREDIT INDUSTRIAL BANK
MONTROSE

OFFICERS-

J.B. DUVALL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, E.G. QUESENBERRY, VICE-PRESIDENTS

DIRECTORS-

J.E. MULLINS, J.R. PATTERSON, J.B. DUVALL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,100	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	129	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,971
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		311
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,285
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		3,592
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		6
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,598
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		37
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		687
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,285

ORGANIZED 1976 NO. 087

MELLON NORTHGLENN INDUSTRIAL BANK
NORTHGLENN

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT; GENE L. HURLBURT, VICE-PRESIDENT

DIRECTORS-

CHARLES W. BENJAMIN, WALTER F. EMMONS

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		75
B. INTEREST-BEARING BALANCES		97
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,656	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,593
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		4
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		66
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		3,835
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		996
(1) NONINTEREST-BEARING	131	
(2) INTEREST-BEARING	865	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		2,162
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,204
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		131
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		631
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		3,835

ORGANIZED 1982 NO. 150

SAVINGS INDUSTRIAL BANK OF PARKER
PARKER

OFFICERS-

SANDRA J. HERZOG, PRESIDENT

DIRECTORS-

WALLACE E. CARROLL, SANDRA HERZOG, FRANK V. PHILLIPS, RICHARD KNAPP, LOUIS SPINOZZI

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		274
B. INTEREST-BEARING BALANCES		70
2. SECURITIES		1,555
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,783	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	48	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,735
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		136
7. OTHER REAL ESTATE OWNED		118
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		144
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,032
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,259
(1) NONINTEREST-BEARING	48	
(2) INTEREST BEARING	5,211	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		100
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		258
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,617
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		60
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		55
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		415
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		6,032

ORGANIZED 1940 NO. 005

COMMERCIAL CREDIT INDUSTRIAL BANK
PUEBLO

OFFICERS-

J.B. DUVALL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, E.G. QUESENBERRY, VICE-PRESIDENTS

DIRECTORS-

J.E. MULLINS, J.R. PATTERSON, J.B. DUVALL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		28
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,317	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	265	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,052
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		274
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,354
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		8,635
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		11
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,646
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		390
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		218
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		708
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,354

ORGANIZED 1981 NO. 140

PUEBLO FIRST INDUSTRIAL BANK
PUEBLO

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; PABLO C. RAMIREZ, VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, PABLO C. RAMIREZ, HARRIS SIMMONS, DALE WESTERGARD, DEE HYDE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		11
B. INTEREST-BEARING BALANCES		246
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,397	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	49	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,348
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		54
7. OTHER REAL ESTATE OWNED		36
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		62
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,757
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,254
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,254	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		1,130
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		64
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		20
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,468
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		40
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		49
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		289
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,757

ORGANIZED 1957 NO. 011

PUEBLO U.S. INDUSTRIAL BANK
PUEBLO

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO L. ELARI, SENIOR VICE-PRESIDENT;
MARCUS VIGIL, VICE-PRESIDENT

DIRECTORS-

R.C. DICKIE, BRUNO L. ELARI, EVAN N. HALE, KEITH H. MILES, R.R. MITCHELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7
B. INTEREST-BEARING BALANCES		232
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,633	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	38	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,595
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		12
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		31
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,877
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,333
(1) NONINTEREST BEARING		
(2) INTEREST-BEARING	1,333	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		219
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		35
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,587
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		290
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,290
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,877

ORGANIZED 1964 NO. 048

FIRST INDUSTRIAL BANK
ROCKY FORD

OFFICERS-

CHARLES J. MILLER, PRESIDENT; BARBARA A. MILLER, VICE-PRESIDENT/CASHIER;
JOHN R. MORRISON, VICE-PRESIDENT

DIRECTORS-

GLENN GRIMSLEY, CHARLES J. MILLER, JOHN R. MORRISON

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		286
B. INTEREST-BEARING BALANCES		519
2. SECURITIES		1,439
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,244	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	120	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,124
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		114
7. OTHER REAL ESTATE OWNED		20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		82
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,584
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,357
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	10,357	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		100
20. OTHER LIABILITIES		101
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,558
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		226
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,026
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,584

ORGANIZED 1979 NO. 115

BANKWEST INDUSTRIAL BANK/STRASBURG
STRASBURG

OFFICERS-

DAN R. KIELY, CHAIRMAN OF THE BOARD; GARY L. RIFE, PRESIDENT;
GERALD L. CREERY, VICE-PRESIDENT

DIRECTORS-

DAN R. KIELY, GERALD L. CREERY, GARY L. RIFE
(IN BANKRUPTCY COURT FOR POSSIBLE LIQUIDATION.)

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		180
B. INTEREST-BEARING BALANCES		352
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,228	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	49	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,179
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		9
7. OTHER REAL ESTATE OWNED		109
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		41
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		193
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,063
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,892
(1) NONINTEREST-BEARING	734	
(2) INTEREST-BEARING	3,158	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		17
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,909
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		305
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		251-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		154
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,063

ORGANIZED 1968 NO. 059

CREDITHRIFT INDUSTRIAL BANK
THORNTON

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ROSSITER A. ARMSTRONG, LARRY BOGIE, JOHN J. BOLGER, LOUIS DURFEE, ROBERT FLOYD, TROY GOODWIN, ERIC KREBS, BENNIE HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM, JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, JAMES RICHARDS, JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER, TIMOTHY TEMPLE, MILLARD WILDENSTEIN, VICE-PRESIDENTS; ROBERT PLUMMER, CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, WILLIAM A. ROTZIEN, ROBERT PLUMMER, GEORGE WALTERHOUSE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		
B. INTEREST-BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,978	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	82	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,896
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		6
7. OTHER REAL ESTATE OWNED		13
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		9
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,924
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		459
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		15
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		474
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,450
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,450
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,924

ORGANIZED 1982 NO. 162

THORNTON U.S. INDUSTRIAL BANK
THORNTON

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO ELARI, SENIOR VICE-PRESIDENT;
MICHAEL A. HORNE, VICE-PRESIDENT

DIRECTORS-

ROBERT C. DICKIE, BRUNO L. ELARI, EVAN N. HALE, KEITH H. MILES,
R.R. MITCHELL

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		14
B. INTEREST-BEARING BALANCES		260
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,405	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	31	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,374
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		16
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		26
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,690
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,270
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	1,270	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		86
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		40
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,396
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		694
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,294
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,690

ORGANIZED 1980 NO. 142

VAIL FIRSTBANK INDUSTRIAL BANK
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; TERRY L. HALVERSON, PAUL J. GALE, VICE-PRESIDENTS; JAMES E. THOMASON, CASHIER

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE WILLIAMS, J. ROBERT YOUNG

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		146
B. INTEREST-BEARING BALANCES		1,300
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		996
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	59	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		59
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		
7. OTHER REAL ESTATE OWNED		50
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		45
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,596
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		2,249
(1) NONINTEREST-BEARING	33	
(2) INTEREST-BEARING	2,216	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		2,295
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		20
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		181
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		301
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,596

ORGANIZED 1959 NO. 030

CHEMICAL FINANCIAL INDUSTRIAL BANK
WESTMINSTER

OFFICERS-

MILTON KATZ, PRESIDENT; JAMES F. CLINE, MORTON H. MANDEL, GLENN W. PERKINS, LEONARD A. ZYCH, VICE-PRESIDENTS; KENNETH J. DACEK, CASHIER

DIRECTORS-

MILTON KATZ, JAMES E. WANNER, LEONARD A. ZYCH, CARL S. HAMMER, KENNETH J. DACEK

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		29
B. INTEREST-BEARING BALANCES		
2. SECURITIES		262
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,868	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	164	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,704
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		27
7. OTHER REAL ESTATE OWNED		65
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		181
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,268
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		225
(1) NONINTEREST-BEARING		
(2) INTEREST-BEARING	225	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		17,667
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		7
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,899
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,369
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,369
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		21,268

ORGANIZED 1964 NO. 046

CREDITHRIFT OF AMERICA INDUSTRIAL BANK
WHEAT RIDGE

OFFICERS

WENDELL L. DIXON, PRESIDENT, ROSSITER A. ARMSTRONG, LARRY A. BOGIE, JOHN BOLGER, LOUIS DURFEE, ROBERT FLOYD, TROY GOODWIN, ERIC KREBS, BENNIE HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM, JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, JAMES RICHARDS, JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER, TIMOTHY TEMPLE, MILLARD WILDENSTEIN, VICE-PRESIDENTS; ROBERT PLUMMER, CASHIER

DIRECTORS

WENDELL L. DIXON, LOUIS DURFEE, WILLIAM A. ROTZIEN, ROBERT PLUMMER, GEORGE WALTERHOUSE

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		1
B. INTEREST BEARING BALANCES		
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,855	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	79	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,776
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		14
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		9
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		2,800
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		
(1) NONINTEREST BEARING		
(2) INTEREST BEARING		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		612
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		12
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		624
22. LIMITED LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,176
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,176
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		2,800

ORGANIZED 1972 NO. 065

ROCKY MOUNTAIN WIDEFIELD 1ST I/B
WIDEFIELD

OFFICERS

CLIFFORD KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; THOMAS A. RAGULSKY, VICE-PRESIDENT

DIRECTORS

CLIFFORD E. KATALIN, THOMAS A. RAGULSKY, HARRIS H. SIMMONS, DALE W. WESTERGARD, DEE A. HYDE

DECEMBER 31, 1987 000 OMI

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST BEARING BALANCES AND CURRENCY AND COIN		63
B. INTEREST BEARING BALANCES		232
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,687	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	168	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,519
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		27
7. OTHER REAL ESTATE OWNED		93
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		51
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,985

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,185
(1) NONINTEREST BEARING		
(2) INTEREST BEARING	1,185	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		2,655
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,888
22. LIMITED LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	110
25. SURPLUS	139
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	848
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,097
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	4,985

ORGANIZED 1978 NO. 100

YUMA COUNTY INDUSTRIAL BANK
YUMA

OFFICERS-

GARY L. RIFE, PRESIDENT; DALETTE ADAMS, VICE-PRESIDENT

DIRECTORS-

DALETTE S. ADAMS, GARY L. RIFE, GERALD ZION
(IN BANKRUPTCY COURT FOR POSSIBLE LIQUIDATION.)

DECEMBER 31, 1987		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1
B. INTEREST-BEARING BALANCES		129
2. SECURITIES		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	1,683	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	24	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		1,659
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3
7. OTHER REAL ESTATE OWNED		100
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		68
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1,960
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		1,785
(1) NONINTEREST-BEARING	185	
(2) INTEREST-BEARING	1,600	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		22
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,807
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		20
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		33
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		153
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		1,960

COMPARATIVE ABSTRACT

Showing Condition of Trust Companies in the State of Colorado at the Close of Business on the Dates Indicated as Compiled by the Office of the State Bank Commissioner

.000 Omitted

ASSETS	5 TRUSTS 12-31-87	% TO TOTAL	5 TRUSTS 12-31-86	INCREASE(+) DECREASE(-)	% CHANGE
CASH	857,196	3.3	1,068,964	-211,768	-19.8
CASH EQUIVALENTS	1,261,117	4.9	-0-	+1,261,117	+100.0
SECURITIES	1,926,390	7.5	2,227,884	-301,494	-13.5
NOTES RECEIVABLE AND OTHER LONG TERM ASSETS	5,262,571	20.4	983,352	+4,279,219	+435.2
FURNITURE AND FIXTURES	936,627	3.6	943,641	-7,014	-0.7
OTHER EQUIPMENT	1,766,402	6.8	2,058,403	-292,001	-14.2
BUILDING			-0-		
LEASEHOLD IMPROVEMENTS	257,366	1.0	289,711	-32,345	-11.2
OTHER REAL ESTATE			-0-		
UNCOLLECTED INCOME	4,989,727	19.3	4,456,875	+532,852	+12.0
OTHER RECEIVABLES	3,006,037	11.6	211,161	+2,794,876	+1,323.6
OTHER ASSETS	5,589,232	21.6	10,922,773	-5,333,541	-48.8
TOTAL ASSETS	25,852,665	100.0	23,162,764	+2,689,901	+11.6
LIABILITIES					
ACCOUNTS PAYABLE	1,569,106	6.1	1,274,338	+294,768	+23.1
NOTES PAYABLE, SHORT TERM	409,121	1.6	191,535	+217,586	+113.6
NOTES PAYABLE, LONG TERM			761,333	-761,333	-100.0
MORTGAGES PAYABLE			-0-		
UNEARNED INCOME	556,423	2.2	677,718	-121,295	-17.9
RESERVES	991,780	3.8	812,100	+179,680	+22.1
OTHER LIABILITIES	3,599,004	13.9	2,991,964	+607,040	+20.3
TOTAL LIABILITIES	7,125,434	27.6	6,708,988	+416,446	+6.2
EQUITY CAPITAL					
COMMON STOCK	1,308,552	5.1	1,219,452	+89,100	+7.3
OTHER STOCK	(8,012)	0.0	84,000	-92,012	-109 5
SURPLUS	12,763,593	49.4	12,752,693	+10,900	+0.1
UNDIVIDED PROFITS	4,663,098	18.0	2,397,631	+2,265,467	+94.5
TOTAL EQUITY CAPITAL	18,727,231	72.4	16,453,776	+2,273,455	+13.8
TOTAL LIABILITIES AND EQUITY CAPITAL	25,852,665	100.0	23,162,764	+2,689,901	+11.6
FOOTNOTES					
TOTAL TRUST ASSETS	4,714,974,102		3,970,818,780	+744,155,322	+18.7
NUMBER OF TRUST ACCOUNTS	288,703		268,991	+19,712	+7.3

Trust Company of America
Boulder, Colorado

OFFICERS

Hugh S. McCaffrey, President; Rhonda K. Krupansky, Vice-President/Secretary; Amber A. Merry, Assistant Vice-President/Treasurer; Cathi Lueb, Susan Early, Trust Officers

DIRECTORS

Robert W. Gibson, Hugh S. McCaffrey, Jerome J. McCaffrey

December 31, 1987

Assets	
Cash	$ 13,146
Cash Equivalents	
Securities	179,825
Notes Receivable and Other Long Term Assets	
Furniture and Fixtures	34,935
Other Equipment	
Building	
Leasehold Improvements	3,597
Other Real Estate	
Uncollected Income	240,565
Other Receivables	1,835
Other Assets	29,678
Total Assets	503,581

Liabilities	
Accounts Payable	23,506
Notes Payable, Short Term	
Notes Payable, Long Term	
Mortgages Payable	
Unearned Income	
Reserves	
Other Liabilities	
Total Liabilities	23,506

Equity Capital	
Common Stock	100,000
Other Stock	10,000
Surplus	
Undivided Profits	370,075
Total Equity Capital	480,075
Total Liabilities and Equity Capital	503,581
Total Trust Assets	95,074,820
Number of Trust Accounts	4,156
Amount of Bond Issues Outstanding	

First Trust Corporation
Denver, Colorado

OFFICERS

Gordon G. Rockafellow, President; Daniel R. Bartlett, Treasurer/Secretary/Controller; Jacqueline K. Freudenstein, Senior Vice-President; Robert M. Phares, Vice-President/Trust Officer

DIRECTORS

George D. Dalton, Jacqueline K. Freudenstein, Kenneth R. Jensen, Mary L. Mohr, Gordon G. Rockafellow

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December 31, 1987

Assets	
Cash	$ 316,351
Cash Equivalents	
Securities	
Notes Receivable and Other Long Term Assets	5,080,000
Furniture and Fixtures	657,890
Other Equipment	909,536
Building	
Leasehold Improvements	247,647
Other Real Estate	
Uncollected Income	3,422,614
Other Receivables	11,539
Other Assets	5,325,315
Total Assets	15,970,892

Liabilities	
Accounts Payable	640,210
Notes Payable, Short Term	1,121
Notes Payable, Long Term	
Mortgages Payable	
Unearned Income	556,423
Reserves	783,685
Other Liabilities	530,226
Total Liabilities	2,511,665

Equity Capital	
Common Stock	201,952
Other Stock	
Surplus	12,026,693
Undivided Profits	1,230,582
Total Equity Capital	13,459,227
Total Liabilities and Equity Capital	15,970,892
Total Trust Assets	1,752,315,419
Number of Trust Accounts	140,819
Amount of Bond Issues Outstanding	0

Lincoln Trust Company
Denver, Colorado

OFFICERS

Robert H. Beriault, President/CEO; Ritis S. Skinner, Sr. Vice-President/COO; Ruth R. Roberts, Sr. Vice-President, Sharon K. Soos, Paul E. Maxwell, Michael D. Patton, Vice-Presidents

DIRECTORS

Robert H. Beriault, C. Henry Roath, Ritis S. Skinner

December 31, 1987

Assets

Cash	$	304,569
Cash Equivalents		
Securities		491,888
Notes Receivable and Other Long Term Assets		182,571
Furniture and Fixtures		238,439
Other Equipment		772,493
Building		
Leasehold Improvements		6,122
Other Real Estate		
Uncollected Income		623,214
Other Receivables		309,291
Other Assets		127,883
Total Assets		3,056,470

Liabilities

Accounts Payable	718,148
Notes Payable, Short Term	408,000
Notes Payable, Long Term	
Mortgages Payable	
Unearned Income	
Reserves	
Other Liabilities	1,009,412
Total Liabilities	2,135,560

Equity Capital

Common Stock	56,600
Other Stock	(8,012)
Surplus	180,400
Undivided Profits	691,922
Total Equity Capital	920,910
Total Liabilities and Equity Capital	3,056,470
Total Trust Assets	998,983,179
Number of Trust Accounts	17,947
Amount of Bond Issues Outstanding	0

Financial Trust Company
Englewood, Colorado

OFFICERS

John M. Butler, President; Dan J. Hesser, Sr. Vice-President/Treasurer/Senior Trust Officer; Karen C. Gehlhausen, Vice-President/Secretary/General Counsel; Robert Dalton Sim, Sr. Vice-President/Director Research; Kenneth J. Ruder, Vice-President/Sr. Trust Officer; Alan I. Watson, Judy P. Wiese, Trust Officers; Jeraldine E. Kraus, Assistant Secretary

DIRECTORS

David Robert Stevens, John M. Butler, Dan J. Hesser, Charles William Brady, Robert Dalton Sim

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December 31, 1987

Assets	
Cash	$ 8,276
Cash Equivalents	1,261,117
Securities	125,857
Notes Receivable and Other Long Term Assets	
Furniture and Fixtures	
Other Equipment	
Building	
Leasehold Improvements	
Other Real Estate	
Uncollected Income	111,160
Other Receivables	9,374
Other Assets	
Total Assets	1,515,784
Liabilities	
Accounts Payable	45,889
Notes Payable, Short Term	
Notes Payable, Long Term	
Mortgages Payable	
Unearned Income	
Reserves	
Other Liabilities	177,000
Total Liabilities	222,889
Equity Capital	
Common Stock	250,000
Other Stock	
Surplus	371,500
Undivided Profits	671,395
Total Equity Capital	1,292,895
Total Liabilities and Equity Capital	1,515,784
Total Trust Assets	293,783,054
Number of Trust Accounts	35,043
Amount of Bond Issues Outstanding	0

Resources Trust Company
Greenwood Village, Colorado

OFFICERS

Matthew E. Autterson, President; Pamela J. Solek, Senior Vice-President; Lyn Hayden, Vice-President; Christine LaFortune, Assistant Vice-President; Kenneth R. Lyon, Treasurer

DIRECTORS

Matthew E. Autterson, Samuel H. Kaminsky, Tod H. Parrott, Burton A. Smead, Jr., Edward L. Allison, Carl S. Diamond, Gerard M. Lavin

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December 31, 1987

Assets

Cash	$ 214,854
Cash Equivalents	
Securities	1,128,820
Notes Receivable and Other Long Term Assets	
Furniture and Fixtures	5,363
Other Equipment	84,373
Building	
Leasehold Improvements	
Other Real Estate	
Uncollected Income	592,174
Other Receivables	2,673,998
Other Assets	106,356
Total Assets	4,805,938

Liabilities

Accounts Payable	141,353
Notes Payable, Short Term	
Notes Payable, Long Term	
Mortgages Payable	
Unearned Income	
Reserves	208,095
Other Liabilities	1,882,366
Total Liabilities	2,231,814

Equity Capital

Common Stock	700,000
Other Stock	
Surplus	175,000
Undivided Profits	1,699,124
Total Equity Capital	2,574,124
Total Liabilities and Equity Capital	4,805,938
Total Trust Assets	1,571,817,630
Number of Trust Accounts	90,738
Amount of Bond Issues Outstanding	0

CREDIT UNION MERGERS

Charter #	Bank Name and Location	Date of Merger
073	Catholic Nurses Credit Union, Denver merged into St. Dominic's Parish Credit Union	January 2, 1987
190	Christ the King Lutheran Credit Union, Denver merged into Sooper Credit Union	February 20, 1987
157	Triple One Credit Union, Denver merged into Public Service Employees Credit Union	May 8, 1987
012	Stockyards Credit Union, Denver merged into Frontier Federal Credit Union	June 1, 1987
107	Welco Credit Union, Greeley merged into Colorado State Employees Credit Union	September 1, 1987

CREDIT UNION CHARTERS APPROVED

249	VAR Credit Union Lakewood (Conversion from a national credit union)	September 3, 1987

COMPARATIVE ABSTRACT

Showing Condition of State Credit Unions in the State of Colorado at the Close of Business on the Dates Indicated as Compiled by the Office of the State Bank Commissioner

.000 Omitted

ASSETS	103 Credit Unions 12-31-87	% TO TOTAL	106 Credit Unions 12-31-86	INCREASE(+) DECREASE(-)	% CHANGE
LOANS					
UNSECURED LOANS	141,145	9.4	121,373	+19,772	+16
NEW AUTO LOANS	226,121	15.1	229,172	-3,051	-1
REAL ESTATE LOANS:					
FIRST MORTGAGE	111,770	7.5	93,425	+18,345	+20
SECOND MORTGAGE & OTHER RELATED	107,568	7.2	92,627	+14,941	+16
AGRICULTURAL LOANS	2,749	0.2	2,395	+354	+15
COMMERCIAL LOANS	3,760	0.3	3,194	+566	+18
CREDIT & DEBIT CARD LOANS (VISA, ETC)	56,403	3.8	48,418	+7,985	+16
ALL OTHER LOANS TO MEMBERS	277,873	18.5	204,421	+73,452	+36
PURCHASED & NON-MEMBER LOANS	939	0.1	3,485	-2,546	-73
TOTAL LOANS	928,328	61.9	798,510	+129,818	+16
ALLOWANCE FOR LOAN LOSSES	1,149	0.1	1,000	+149	+15
TOTAL LOANS - NET	927,179	61.9	797,510	+129,669	+16
CASH (ON HAND & DUE FROM ACCOUNTS)	31,804	2.1	23,153	+8,651	+37
INVESTMENTS IN:					
U.S. GOVERNMENTS OBLIGATIONS (T-BILLS, BONDS & NOTES)	43,262	2.9	34,199	+9,063	+27
FEDERAL AGENCY SECURITIES (GNMA'S, FNMA'S, SBA'S, ETC.)	84,657	5.6	36,627	+48,030	+131
MUTUAL FUNDS (ICU'S)	1,084	0.1	6,791	-5,707	-84
(NIFCU'S)	4,803	0.3	-0-	+4,803	+100
ALL OTHER MUTUAL FUNDS					
CORPORATE CENTRAL CREDIT UNIONS (SHARES, DEPOSITS, & CERTIFICATES)	119,473	8.0	160,594	-41,121	-26
COMMERCIAL BANKS (PASS BOOKS, TIME DEPOSITS & CERTIFICATES)	63,896	4.3	144,727	-80,831	-56
SAVINGS & LOANS AND MUTUAL SAVINGS BANKS (PASSBOOK ACCTS. & CERTIFICATES)	116,880	7.8	123,658	-6,778	-5
FEDERAL FUNDS & OTHER OVERNIGHT INVESTMENTS	29,401	2.0	0	+29,401	+100
CREDIT UNIONS (OTHER THAN CORPORATE CENTRAL...SHARE DEPOSITS & CERTIFICATES)	2,078	0.1	826	+1,252	+152
LOANS TO CREDIT UNIONS	59	0.0	60	-1	-2
NCUA SHARE INSURANCE (CAPITALIZATION DEPOSIT)	11,460	0.8	10,033	+1,427	+14
NON-NCUA INSURANCE (CAPITALIZATION DEPOSIT)	120	0.0	0	+120	+100
OTHER INVESTMENTS (SHARES IN NCUA'S CLF & ALL OTHER)	8,707	0.6	18,571	-9,864	-53
TOTAL INVESTMENTS	485,880	32.4	536,086	-50,206	-9
ALLOWANCE FOR INVESTMENT LOSSES	80	0.0	0	+80	+100
LAND AND BUILDING (NET OF DEPRECIATION)	35,513	2.4	26,316	+9,197	+35
OTHER FIXED ASSETS (NOT INCLUDED ABOVE)	11,082	0.7	9,420	+1,662	+18
OTHER ASSETS	7,529	0.5	7,772	-243	-3
TOTAL ASSETS	1,498,907	100.0	1,400,257	+98,650	+7
LIABILITIES					
PROMISSORY NOTES (CERTIFICATES OF INDEBTEDNESS TO INDIVIDUALS)	0	0.0	20	-20	-100
REVERSE REPURCHASE AGREEMENTS	987	0.1	1,214	-227	-19
OTHER NOTES AND INTEREST PAYABLE	1,862	0.1	3,118	-1,256	-40
ACCRUED AND/OR UNDISTRIBUTED INTEREST (PAYABLE ON DEPOSITS)	1,874	0.1	1,999	-125	-6
ACCRUED DIVIDENDS PAYABLE ON SHARES (DECLARED; NOT POSTED TO MEMBERS ACCT.)	2,074	0.1	3,723	-1,649	-44
ACCOUNTS PAYABLE & OTHER LIABILITIES	5,402	0.4	110,671	-105,269	-95

	103 Credit Unions 12-31-87	% TO TOTAL	106 Credit Unions 12-31-86	INCREASE(+) DECREASE(-)	% CHANGE
TOTAL LIABILITIES	12,199	0.8	120,745	-108,546	-90
EQUITY CAPITAL					
SHARE CERTIFICATES (CERTIFICATES OF DEPOSITS)	318,644	21.3	206,613	+112,031	+54
SHARE DRAFTS	113,161	7.5	92,443	+20,718	+22
IRA/KEOGH (& RETIREMENT ACCTS.)	217,148	14.5	178,144	+39,004	+22
ALL OTHER SHARES AND MEMBER ACCTS.	708,981	47.3	682,716	+26,265	+4
PERMANENT CAPITAL SHARES (FOR CORPORATE CENTRALS ONLY)	3,076	0.2	0	+3,076	+100
TOTAL SHARES	1,361,010	90.8	1,159,916	+201,094	+17
NON-MEMBER SHARES	13	0.0	0	+13	+100
TOTAL SHARES AND DEPOSITS	1,361,023	90.8	1,159,916	+201,107	+17
EQUITY					
REGULAR RESERVES	56,758	3.8	54,279	+2,479	+5
INVESTMENT VALUATION RESERVE	424	0.0	372	+52	+14
OTHER RESERVES (ALL OTHER RESERVE ACCTS.)	6,834	0.5	8,492	-1,658	-20
UNDIVIDED EARNINGS	61,669	4.1	56,453	+5,216	+9
TOTAL EQUITY	125,685	8.4	119,596	+6,089	+5
TOTAL EQUITY CAPITAL/SHARES	1,486,708	99.2	1,279,512	+207,196	+16
TOTAL LIABILITIES/EQUITY/SHARES	1,498,907	100.0	1,400,257	+98,650	+7

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